

# 2025年3月期 決算データブック

## Data Book (Fiscal year ended March 31, 2025)

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**アイフル株式会社**  
AIFUL CORPORATION

グループ一覧 (AIFUL Group)

会社名		Company name		設立年月 Date of establishment	資本金 Capital stock	アiful持ち分比 AIFUL's ownership ratio	主な事業内容 Summary of Business
アiful株式会社		AIFUL CORPORATION		1978/2	940億円 [940 million yen]	-	個人向けローン/事業者向けローン/信用保証 Unsecured consumer loan/ Small business loan/ Credit guarantee
【連結子会社】国内子会社 8社 海外子会社 1社 [Consolidated Subsidiaries] Domestic: 8 Overseas: 1							
国内	ライフカード株式会社	Domestic	LIFECARD Co., LTD.	2010/7	1億円 [100 million yen]	100.00%	クレジットカード/プリペイドカード/信用保証/収納代行 Credit card/ Prepaid card/ Credit guarantee/ Collection agency
	AGペイメントサービス株式会社		AG Payment Service CO.,LTD	1994/7	1.1億円 [110 million yen]	100.00%	個別信用購入斡旋/後払い決済 Installment credit sales/ Post-pay settlement
	AGビジネスサポート株式会社 ※2		AG BUSINESS SUPPORT CORPORATION ※2	2001/1	1.1億円 [110 million yen]	100.00% (100.00%)	事業者向けローン/不動産担保ローン/ファクタリング Business loan/ Real estate secured loan/ Factoring
	AGメディカル株式会社 ※2		AG MEDICAL CORPORATION ※2	2020/7	1.1億円 [110 million yen]	100.00% (100.00%)	診療報酬等担保ローン Loans secured by medical fees, etc.
	AG債権回収株式会社		AG Loan Services Corporation	2001/11	6億円 [600 million yen]	100.00%	サービサー Loan Servicer
	AGキャピタル株式会社		AG Capital Co.,Ltd	1985/12	0.1億円 [10 million yen]	100.00%	ベンチャーキャピタル Venture capital
	株式会社FPC		FPC Co., Ltd.	2004/2	0.83億円 [83 million yen]	100.00%	ペット保険 (少額短期) Pet insurance (Small amount short-term insurance)
	ビットキャッシュ株式会社		BitCash Inc.	2020/12	4.5億円 [450 million yen]	100.00%	プリペイド電子マネー/電子マネー決済サービス Issuance of prepaid electronic money/ Electronic payment service using electronic money
海外	AIRA & AIFUL Public Company Limited ※3	Overseas	AIRA & AIFUL Public Company Limited ※3	2014/12	25億タイバツ [2,500 million Thai baht]	49.75%	個人向けローン Consumer finance
【持分法適用関連会社】 [Equity-method Affiliate]							
国内	あんしん保証株式会社 ※2,4	Domestic	Anshin Guarantor Service Co.,Ltd. ※2,4	2002/12	6.8億円 [680 million yen]	39.07 (2.18)	家賃保証 Rent obligation guarantee

※1 特定子会社に該当する会社はありません。

※2 議決権の所有割合の () 内は、間接所有割合で内数であります。

※3 持分は、100分の50以下ですが、実質的に支配しているため子会社としております。

※4 有価証券報告書を提出しております。

There are no companies that fall under specified subsidiaries.

The number in parentheses in the percentage of ownership of voting rights is the percentage of indirect ownership.

Although our ownership is less than 50/100, we have made it a subsidiary because we effectively control it.

We have submitted a securities report.

**主要利益数値 (Main Indices / Group & AIFUL)**

**(1) 連結 (Consolidated)**

(百万円/ Millions of Yen)		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)			
							YoY(%)	YoY(%)		YoY(%)		YoY(%)				
営業収益	Operating revenue	38,665	79,092	121,518	163,109	13.2	44,629	15.4	91,273	15.4	140,512	15.6	189,054	15.9	210,700	11.4
営業費用	Operating expenses	35,557	72,497	106,132	142,045	18.0	40,857	14.9	82,236	13.4	121,686	14.7	163,751	15.3	181,100	10.6
営業利益	Operating profit	3,108	6,594	15,386	21,064	-11.2	3,771	21.3	9,036	37.0	18,826	22.4	25,302	20.1	29,500	16.6
経常利益	Ordinary profit	3,408	7,205	16,188	22,067	-9.7	3,901	14.5	9,721	34.9	19,758	22.1	26,817	21.5	30,000	11.9
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	2,968	6,609	14,424	21,818	-2.3	3,722	25.4	7,188	8.8	14,903	3.3	22,516	3.2	23,800	5.7
総資産	Total assets	1,115,863	1,161,244	1,212,880	1,266,374	18.3	1,329,930	19.2	1,330,504	14.6	1,391,057	14.7	1,448,451	14.4	1,627,500	12.4
純資産	Net assets	182,329	186,430	194,365	201,412	12.1	202,997	11.3	206,079	10.5	213,808	10.0	221,396	9.9	242,000	9.3
一株当たり当期純利益	EPS	(円/Yen) 6.14	13.66	29.82	45.10	-2.4	7.70	25.7	14.94	9.4	31.03	4.1	46.91	4.0	49.70	5.9
一株当たり純資産	BPS	(円/Yen) 369.27	377.25	393.51	409.04	12.4	415.67	12.6	423.33	12.2	439.89	11.8	455.12	11.3	499.76	9.8
自己資本比率	Equity ratio	(%) 16.0	15.7	15.7	15.6	-0.8	15.0	-1.0	15.2	-0.5	15.1	-0.6	15.0	-0.6	14.7	-0.3
総資産経常利益率	ROA	(%) 1.3	1.3	1.9	1.9	-0.5	1.2	-0.1	1.5	0.2	2.0	0.1	2.0	0.1	2.0	0.0
自己資本当期純利益率	ROE	(%) 6.7	7.4	10.5	11.7	-1.8	7.5	0.8	7.2	-0.2	9.7	-0.8	10.8	-0.9	10.4	-0.4

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

**(2) アイフル (AIFUL)**

(百万円/ Millions of Yen)		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)			
							YoY(%)	YoY(%)		YoY(%)		YoY(%)				
営業収益	Operating revenue	25,025	49,503	75,774	103,867	17.4	26,432	5.6	53,350	7.8	81,769	7.9	110,158	6.1	119,000	8.0
営業費用	Operating expenses	21,614	44,439	63,254	79,527	14.7	23,276	7.7	46,858	5.4	67,989	7.5	89,766	12.9	99,000	10.3
営業利益	Operating profit	3,410	5,064	12,519	24,339	27.2	3,156	-7.5	6,491	28.2	13,779	10.1	20,391	-16.2	19,900	-2.4
経常利益	Ordinary profit	4,248	6,421	14,508	27,147	-15.7	4,335	2.1	8,505	32.5	17,154	18.2	23,996	-11.6	24,200	0.8
当期純利益	Profit	3,991	6,167	13,291	24,998	-19.4	4,036	1.1	6,200	0.5	13,087	-1.5	19,562	-21.7	20,300	3.8
総資産	Total assets	878,316	897,128	937,866	985,303	18.0	1,039,938	18.4	1,060,910	18.3	1,104,475	17.8	1,163,481	18.1	1,307,800	12.4
純資産	Net assets	144,127	146,393	153,523	165,222	17.5	167,473	16.2	168,892	15.4	175,789	14.5	182,002	10.2	196,300	7.9
期末発行済株式総数	N. of Shares issued	(千株/Thousand) 484,620	484,620	484,620	484,620	0.0	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	EPS	(円/Yen) 8.25	12.75	27.47	51.67	-19.5	8.35	1.2	12.89	1.1	27.25	-0.8	40.76	-21.1	42.39	4.0
一株当たり純資産	BPS	(円/Yen) 297.97	302.57	317.30	341.48	17.4	348.57	17.0	352.72	16.6	367.12	15.7	380.10	11.3	409.96	29.9
自己資本比率	Equity ratio	(%) 16.4	16.3	16.4	16.8	0.0	16.1	-0.3	15.9	-0.4	15.9	-0.5	15.6	-1.2	15.0	-0.6
総資産経常利益率	ROA	(%) 2.0	1.5	2.2	3.0	-1.2	1.7	-0.3	1.7	0.2	2.2	0.0	2.2	-0.8	2.0	-0.2
自己資本当期純利益率	ROE	(%) 11.3	8.6	12.0	16.3	-8.4	9.7	-1.6	7.4	-1.2	10.2	-1.8	11.3	-5.0	10.7	-0.6

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

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

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

連結営業実績 (Operating Results / Consolidated)

(1) 営業実績 (Operating results)		営業債権ベース(Including off-balance)														2026/3	
		2024/3				2025/3				2025/3				2026/3			
(百万円/ Millions of Yen)		Q1	Q2	Q3	Q4	YoY(%)	Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	Plan	YoY(%)	
<b>営業債権合計</b>	<b>Total receivable outstanding</b>	<b>1,049,127</b>	<b>1,093,442</b>	<b>1,135,180</b>	<b>1,178,983</b>	<b>16.1</b>	<b>1,213,968</b>	<b>15.7</b>	<b>1,253,821</b>	<b>14.7</b>	<b>1,293,105</b>	<b>13.9</b>	<b>1,339,705</b>	<b>13.6</b>	<b>1,493,000</b>	<b>11.4</b>	
ローン事業 (営業貸付金残高)	Loans outstanding	668,294	692,884	713,148	738,676	13.9	756,304	13.2	774,184	11.7	789,306	10.7	815,259	10.4	878,900	7.8	
個人向け無担保	Unsecured	565,856	583,300	596,105	614,131	11.5	626,575	10.7	638,328	9.4	647,764	8.7	666,528	8.5	709,200	6.4	
事業者向け無担保	Small business	75,013	79,706	83,933	89,145	23.6	92,712	23.6	96,539	21.1	99,092	18.1	102,257	14.7	113,000	10.5	
有担保	Secured	27,424	29,877	33,109	35,399	36.3	37,016	35.0	39,317	31.6	42,449	28.2	45,794	29.4	54,000	17.9	
その他 *1	Other*1	-	-	-	-	-	-	-	-	-	-	-	679	-	1,300	91.2	
クレジット事業 (割賦売掛金残高)	Installment receivables	148,006	154,779	166,340	173,790	21.6	179,663	21.4	188,025	21.5	200,283	20.4	203,332	17.0	236,800	16.5	
信用保証事業等 (支払承諾見返)	Guarantee	212,175	222,681	231,829	241,562	18.4	252,116	18.8	264,294	18.7	276,166	19.1	291,858	20.8	341,300	16.9	
信用保証事業	Credit guarantee business	211,637	222,188	231,385	241,172	18.5	251,770	19.0	263,990	18.8	275,903	19.2	291,635	20.9	341,100	17.0	
信用保証事業以外	Other	538	493	443	389	-33.4	345	-35.8	304	-38.2	262	-40.9	222	-42.8	100	-55.2	
その他営業債権	Other receivables	20,650	23,097	23,861	24,953	23.7	25,884	25.3	27,316	18.3	27,349	14.6	29,254	17.2	35,800	22.4	
<b>ローン事業口座数 (残高あり)</b>	<b>N. of Loan business client accounts (with balance)</b>	(千件/Thousand)	1,670	1,727	1,756	1,716	5.6	1,743	4.4	1,765	2.2	1,777	1.2	1,795	4.6	-	-
個人向け無担保	Unsecured	1,626	1,681	1,708	1,666	5.3	1,692	4.0	1,712	1.9	1,722	0.8	1,739	4.4	-	-	
事業者向け無担保	Small business	41	42	44	46	15.5	47	16.1	49	14.8	50	13.9	52	13.0	-	-	
有担保	Secured	3	3	3	3	9.3	3	13.9	3	16.1	3	18.8	4	20.4	-	-	
<b>ローン事業新規顧客件数</b>	<b>N. of New clients in loan business</b>	(件/Number)	<b>102,604</b>	<b>216,114</b>	<b>311,389</b>	<b>393,144</b>	<b>9.2</b>	<b>101,772</b>	<b>-0.8</b>	<b>198,621</b>	<b>-8.1</b>	<b>289,192</b>	<b>-7.1</b>	<b>380,060</b>	<b>-3.3</b>	-	-
個人向け無担保	Unsecured	100,173	211,004	303,251	382,161	8.6	98,858	-1.3	192,839	-8.6	280,643	-7.5	368,630	-3.5	-	-	
事業者向け無担保	Small business	2,213	4,660	7,337	9,881	32.6	2,599	17.4	5,065	8.7	7,391	0.7	9,860	-0.2	-	-	
有担保	Secured	218	450	801	1,102	57.2	315	44.5	717	59.3	1,158	44.6	1,570	42.5	-	-	
<b>クレジットカード会員数</b>	<b>Credit card holders</b>	(千件/Thousand)	<b>5,112</b>	<b>5,064</b>	<b>5,041</b>	<b>5,051</b>	<b>-1.8</b>	<b>5,034</b>	<b>-1.5</b>	<b>5,027</b>	<b>-0.7</b>	<b>5,028</b>	<b>-0.3</b>	<b>5,035</b>	<b>-0.3</b>	-	-
<b>新規クレジットカード発券数</b>	<b>New credit cards issued</b>		<b>110</b>	<b>205</b>	<b>311</b>	<b>465</b>	<b>-2.8</b>	<b>117</b>	<b>6.3</b>	<b>241</b>	<b>17.8</b>	<b>368</b>	<b>18.5</b>	<b>516</b>	<b>11.1</b>	-	-

※1 連結修正に基づき、25/3 4Qより貸倒損失前のグループ内債権譲渡相当分を記載。

Based on consolidated elimination adjustments, amounts equivalent to intra-group receivables transfers prior to charge-offs have been disclosed since Q4 of FY03/25.

(2) 社員数(N. of Total Employees)		2024/3				2025/3				2026/3							
		Q1	Q2	Q3	Q4	YoY	Q1	YoY	Q2	YoY	Q3	YoY	Q4	YoY	Plan	YoY	
<b>社員数</b>	<b>N. of employees</b>	(人)	<b>3,475</b>	<b>3,596</b>	<b>3,747</b>	<b>3,716</b>	<b>441</b>	<b>4,009</b>	<b>534</b>	<b>4,021</b>	<b>425</b>	<b>4,068</b>	<b>321</b>	<b>4,043</b>	<b>327</b>	-	-
正社員数	N. of employees (regularly payroll)		2,323	2,371	2,446	2,470	290	2,743	420	2,735	364	2,754	308	2,738	268	-	-
参考) アイフルグループ社員数 *2	ref: N. of total employees at AIFUL Group		-	-	-	4,982	-	-	-	-	-	-	-	5,003	21	-	-

※2 非連結や派遣社員を含む全アイフルグループで勤務する社員数を参考値として記載

The total number of employees across the entire AIFUL Group, including those at non-consolidated companies and dispatched workers, is provided for reference purposes.

連結貸借対照表 (Balance Sheet / Consolidated)

		2024/3					2025/3							
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)			
(百万円/ Millions of Yen)														
<b>流動資産</b>	<b>Current Assets</b>	<b>1,054,119</b>	<b>1,096,169</b>	<b>1,142,860</b>	<b>1,190,579</b>	<b>17.8</b>	<b>1,241,321</b>	<b>17.7</b>	<b>1,238,313</b>	<b>12.9</b>	<b>1,298,981</b>	<b>13.6</b>	<b>1,336,938</b>	<b>12.3</b>
現金及び預金	Cash and Deposits	54,946	54,440	55,132	56,917	31.5	60,613	10.3	48,613	-10.7	61,795	12.0	60,608	6.5
営業貸付金	Accounts Receivable-operating Loans	635,019	660,711	682,383	709,137	15.4	731,709	15.2	742,528	12.3	758,665	11.1	785,674	10.8
割賦売掛金	Accounts Receivable-installment	141,848	148,387	160,156	167,753	22.8	173,685	22.4	181,819	22.5	194,328	21.3	197,300	17.6
買取債権	Purchased Receivables	6,840	8,550	8,278	8,380	19.9	8,567	25.2	9,378	9.6	8,829	6.6	9,877	17.9
貸倒引当金	Allowance for Doubtful Accounts	-64,271	-68,595	-71,213	-79,021	25.3	-80,656	25.4	-83,727	22.0	-85,658	20.2	-90,017	13.9
<b>固定資産</b>	<b>Noncurrent Assets</b>	<b>61,744</b>	<b>65,074</b>	<b>70,020</b>	<b>75,794</b>	<b>25.2</b>	<b>89,044</b>	<b>44.2</b>	<b>92,191</b>	<b>41.6</b>	<b>92,075</b>	<b>31.4</b>	<b>111,512</b>	<b>47.1</b>
有形固定資産	Property, Plant and Equipment	16,289	17,118	17,118	17,092	5.2	16,982	4.2	16,688	-2.5	16,488	-3.6	34,154	99.8
無形固定資産	Intangible Assets	9,316	10,214	12,751	14,349	70.9	28,457	205.4	28,178	175.8	28,755	125.5	29,502	105.6
のれん	Goodwill	-	-	-	-	-	12,141	-	10,187	-	9,947	-	9,707	-
ソフトウェア	Software	9,160	10,059	12,598	6,728	-18.2	6,686	-27.0	6,798	-32.4	7,305	-42.0	7,890	17.3
ソフトウェア仮勘定	Software in progress	-	-	-	7,448	-	9,457	-	8,615	-	8,990	-	9,456	27.0
投資その他の資産	Investments and Other Assets	36,138	37,741	40,150	44,353	23.5	43,605	20.6	47,324	25.3	46,832	16.6	47,855	7.9
繰延税金資産	Deferred Tax Assets	14,851	15,812	16,323	20,212	34.6	20,913	40.8	21,499	35.9	21,111	29.3	24,535	21.4
貸倒引当金	Allowance for Doubtful Accounts	-15,251	-14,810	-14,194	-13,579	-18.1	-13,130	-13.9	-12,857	-13.1	-12,475	-12.1	-12,657	-6.8
<b>資産合計</b>	<b>Total Assets</b>	<b>1,115,863</b>	<b>1,161,244</b>	<b>1,212,880</b>	<b>1,266,374</b>	<b>18.2</b>	<b>1,330,366</b>	<b>19.2</b>	<b>1,330,504</b>	<b>14.5</b>	<b>1,391,057</b>	<b>14.6</b>	<b>1,448,451</b>	<b>14.4</b>
<b>流動負債</b>	<b>Current Liabilities</b>	<b>634,987</b>	<b>679,642</b>	<b>731,917</b>	<b>747,598</b>	<b>30.4</b>	<b>763,466</b>	<b>20.2</b>	<b>742,046</b>	<b>9.1</b>	<b>788,514</b>	<b>7.7</b>	<b>789,470</b>	<b>5.6</b>
短期借入金	Short-term Loans Payable	76,370	68,036	106,822	101,627	46.0	103,118	35.0	89,149	31.0	87,751	-17.8	84,894	-16.5
コマーシャル・ペーパー	Commercial Papers	24,200	24,100	21,200	-	-	31,200	28.9	35,000	45.2	35,000	65.0	17,400	-
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	193,176	215,553	215,225	233,660	27.1	237,975	23.1	234,764	8.9	242,299	12.5	252,042	7.9
1年内償還予定の社債	Current Portion of Bonds	30,000	30,000	30,000	30,000	-	-	-	-	-	15,000	-50.0	15,000	-50.0
支払承諾(信用保証買掛金)	Acceptances and guarantees	228,929	238,641	247,021	256,096	15.5	262,407	14.6	276,750	15.9	288,423	16.7	303,943	18.7
<b>固定負債</b>	<b>Noncurrent Liabilities</b>	<b>298,546</b>	<b>295,170</b>	<b>286,596</b>	<b>317,364</b>	<b>-0.1</b>	<b>363,902</b>	<b>21.8</b>	<b>382,378</b>	<b>29.5</b>	<b>388,733</b>	<b>35.6</b>	<b>437,584</b>	<b>37.9</b>
社債	Bonds Payable	30,000	30,000	30,000	50,000	11.1	80,000	166.6	80,000	166.6	65,000	116.6	95,000	90.0
長期借入金	Long-term Loans Payable	246,393	244,282	237,073	248,657	-0.1	264,156	7.2	283,089	15.8	305,371	28.8	324,792	30.6
利息返還損失引当金	Provision for Loss on Interest Repayment	15,597	14,243	12,929	11,760	-32.3	10,784	-30.8	10,083	-29.2	9,359	-27.6	8,772	-25.4
<b>負債合計</b>	<b>Total Liabilities</b>	<b>933,533</b>	<b>974,813</b>	<b>1,018,514</b>	<b>1,064,962</b>	<b>19.5</b>	<b>1,127,369</b>	<b>20.7</b>	<b>1,124,425</b>	<b>15.3</b>	<b>1,177,248</b>	<b>15.5</b>	<b>1,227,054</b>	<b>15.2</b>
株主資本	Shareholders' Equity	176,839	180,525	188,341	195,735	12.2	197,658	11.7	200,496	11.0	208,210	10.5	215,824	10.3
利益剰余金	Retained Earnings	71,904	75,135	82,950	90,345	30.1	93,583	30.1	96,991	29.0	104,706	26.2	112,319	24.3
その他の包括利益累計額	Accumulated Other Comprehensive Income	1,778	1,999	2,053	2,174	26.5	2,054	15.5	2,207	10.4	2,422	17.9	2,098	-3.5
非支配株主持分	Non-controlling Interests	3,712	3,905	3,970	3,502	-0.5	3,284	-11.5	3,375	-13.5	3,175	-20.0	3,473	-0.8
<b>純資産合計</b>	<b>Total Net Assets</b>	<b>182,329</b>	<b>186,430</b>	<b>194,365</b>	<b>201,412</b>	<b>12.1</b>	<b>202,997</b>	<b>11.3</b>	<b>206,079</b>	<b>10.5</b>	<b>213,808</b>	<b>10.0</b>	<b>221,396</b>	<b>9.9</b>
<b>負債純資産合計</b>	<b>Total Liabilities and Net Assets</b>	<b>1,115,863</b>	<b>1,161,244</b>	<b>1,212,880</b>	<b>1,266,374</b>	<b>18.2</b>	<b>1,330,366</b>	<b>19.2</b>	<b>1,330,504</b>	<b>14.5</b>	<b>1,391,057</b>	<b>14.6</b>	<b>1,448,451</b>	<b>14.4</b>

※ 主要な数値のみを開示

※ Key figures only.

連結損益計算書 (Revenue and Expenses / Consolidated)

会計ベース(On-balance)

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)																
<b>営業収益</b>	<b>Operating revenue</b>	<b>38,665</b>	<b>79,092</b>	<b>121,518</b>	<b>163,109</b>	<b>13.2</b>	<b>44,629</b>	<b>15.4</b>	<b>91,273</b>	<b>15.4</b>	<b>140,512</b>	<b>15.6</b>	<b>189,054</b>	<b>15.9</b>	<b>210,700</b>	<b>11.4</b>
ローン事業 (営業貸付金利息)	Interest on operating loans	22,584	46,013	70,716	95,400	14.6	25,699	13.8	51,819	12.6	79,461	12.4	106,590	11.7	115,800	8.6
個人向け無担保	Unsecured	20,493	41,633	63,774	85,722	12.6	22,777	11.1	45,933	10.3	70,530	10.6	94,515	10.3	101,500	7.4
事業者向け無担保	Small business	1,533	3,203	5,061	7,055	37.3	2,160	40.9	4,302	34.3	6,502	28.5	8,668	22.9	10,200	17.7
有担保	Secured	557	1,176	1,880	2,622	34.5	761	36.6	1,582	34.5	2,428	29.1	3,406	29.9	4,000	17.4
クレジット事業 (信用購入あっせん収益)	Revenue from installment receivable	6,205	12,769	19,721	26,290	13.5	7,052	13.7	14,503	13.6	22,297	13.1	30,145	14.7	34,600	14.8
信用保証事業 (信用保証収益)	Revenue from credit guarantee	4,687	9,474	14,403	19,408	14.0	5,095	8.7	10,420	10.0	15,949	10.7	21,526	10.9	23,600	9.6
その他の営業収益	Other operating revenue	5,189	10,834	16,676	22,010	6.2	6,781	30.7	14,530	34.1	22,804	36.7	30,791	39.9	36,600	18.9
買取債権回収高	Collection from purchased receivable	240	588	956	1,341	22.6	437	82.1	847	44.1	1,429	49.5	1,865	39.1	-	-
償却債権取立益	Recoveries of written off claims	1,774	3,720	5,698	7,428	-0.8	1,739	-2.0	3,375	-9.3	5,115	-10.2	6,707	-9.7	-	-
受取手数料	Commission income	675	1,365	2,142	2,942	7.2	847	25.5	2,831	107.4	4,896	128.6	6,966	136.8	-	-
保険収益	Insurance income	-	-	-	-	-	1,114	-	2,285	-	3,501	-	4,728	-	-	-
その他	Other	2,498	5,160	7,879	10,298	9.5	2,642	5.8	5,189	0.6	7,861	-0.2	10,524	2.2	-	-
<b>営業費用</b>	<b>Operating expenses</b>	<b>35,557</b>	<b>72,497</b>	<b>106,132</b>	<b>142,045</b>	<b>18.0</b>	<b>40,857</b>	<b>14.9</b>	<b>82,236</b>	<b>13.4</b>	<b>121,686</b>	<b>14.7</b>	<b>163,751</b>	<b>15.3</b>	<b>181,100</b>	<b>10.6</b>
金融費用	Financial expenses	1,761	3,502	5,386	7,246	2.5	2,259	28.3	4,465	27.5	6,824	26.7	9,512	31.3	13,100	37.7
貸倒関連費用	Credit cost	13,198	27,141	38,982	52,546	45.9	15,712	19.0	30,936	14.0	43,439	11.4	56,904	8.3	55,800	-1.9
貸倒損失	Charge-offs	11,864	21,459	30,700	36,574	19.1	13,780	16.1	26,056	21.4	36,558	19.1	45,852	25.4	48,000	4.7
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	1,785	3,139	4,453	5,623	-22.0	976	-45.3	1,676	-46.6	2,400	-46.1	2,988	-46.9	2,100	-29.7
広告宣伝費	Advertising expenses	4,810	9,992	13,957	17,788	5.4	4,498	-6.5	9,039	-9.5	13,391	-4.1	18,557	4.3	20,000	7.8
人件費	Personnel expenses	4,697	9,459	14,188	19,095	9.8	5,243	11.6	10,589	11.9	16,135	13.7	21,697	13.6	24,500	12.9
その他の営業費用	Other operating expenses (SG & A)	11,089	22,402	33,617	45,368	5.3	12,118	9.3	27,205	21.4	41,897	24.6	57,079	25.8	67,500	18.3
<b>営業利益</b>	<b>Operating profit (loss)</b>	<b>3,108</b>	<b>6,594</b>	<b>15,386</b>	<b>21,064</b>	<b>-11.2</b>	<b>3,771</b>	<b>21.3</b>	<b>9,036</b>	<b>37.0</b>	<b>18,826</b>	<b>22.4</b>	<b>25,302</b>	<b>20.1</b>	<b>29,500</b>	<b>16.6</b>
営業外収益	Non-operating income	394	703	873	1,041	39.2	135	-65.7	704	0.1	954	9.3	1,563	50.2	400	-74.4
営業外費用	Non-operating expenses	93	92	71	37	-14.2	5	-94.3	19	-79.5	22	-68.5	49	30.7	0	-
<b>経常利益</b>	<b>Ordinary profit (loss)</b>	<b>3,408</b>	<b>7,205</b>	<b>16,188</b>	<b>22,067</b>	<b>-9.7</b>	<b>3,901</b>	<b>14.5</b>	<b>9,721</b>	<b>34.9</b>	<b>19,758</b>	<b>22.1</b>	<b>26,817</b>	<b>21.5</b>	<b>30,000</b>	<b>11.9</b>
特別利益	Extraordinary income	-	56	56	79	-	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	47	653	39.4	-	-	1,582	-	2,005	-	2,576	294.2	-	-
税引前利益	Profit (loss) before income taxes	3,408	7,261	16,197	21,493	-10.3	3,901	14.5	8,139	12.1	17,752	9.6	24,240	12.8	-	-
法人税・住民税及び事業税	Income taxes-current	57	1,130	2,721	5,007	49.5	410	609.9	2,080	83.9	3,865	42.0	5,989	19.6	-	-
法人税等調整額	Income taxes-deferred	292	-609	-1,127	-5,016	-	12	-95.8	-818	-	-474	-	-3,838	-	-	-
当期純利益	Profit (loss)	3,058	6,740	14,602	21,502	-6.3	3,478	13.7	6,877	2.0	14,360	-1.7	22,089	2.7	-	-
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	89	130	178	-316	-	-243	-	-310	-	-542	-	-427	-	-	-
<b>親会社株主に帰属する当期純利益</b>	<b>Profit (loss) attributable to owners of parent</b>	<b>2,968</b>	<b>6,609</b>	<b>14,424</b>	<b>21,818</b>	<b>-2.4</b>	<b>3,722</b>	<b>25.4</b>	<b>7,188</b>	<b>8.8</b>	<b>14,903</b>	<b>3.3</b>	<b>22,516</b>	<b>3.2</b>	<b>23,800</b>	<b>5.7</b>

**連結営業費用(Operating expenses / Consolidated)**

(1) 営業費用(Operating expenses)		会計ベース(On-balance)					2024/3					2025/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)		
(百万円/ Millions of Yen)																
営業収益	Operating revenue	38,665	79,092	121,518	163,109	13.2	44,629	15.4	91,273	15.4	140,512	15.6	189,054	15.9		
営業費用	Operating expenses	35,557	72,497	106,132	142,045	18.0	40,857	14.9	82,236	13.4	121,686	14.7	163,751	15.3		
金融費用	Financial expenses	1,761	3,502	5,386	7,246	2.5	2,259	28.3	4,465	27.5	6,824	26.7	9,512	31.3		
貸倒関連費用	Credit cost	13,198	27,141	38,982	52,546	45.9	15,712	19.0	30,936	14.0	43,439	11.4	56,904	8.3		
貸倒損失	Charge-offs	11,864	21,459	30,700	36,574	19.1	13,780	16.1	26,056	21.4	36,558	19.1	45,852	25.4		
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-		
利息返還金	Interest repayment	1,785	3,139	4,453	5,623	-22.0	976	-45.3	1,676	-46.6	2,400	-46.1	2,988	-46.9		
広告宣伝費	Advertising expenses	4,810	9,992	13,957	17,788	5.4	4,498	-6.5	9,039	-9.5	13,391	-4.1	18,557	4.3		
人件費	Personnel expenses	4,697	9,459	14,188	19,095	9.8	5,243	11.6	10,589	11.9	16,135	13.7	21,697	13.6		
その他の営業費用	Other operating expenses (SG & A)	11,089	22,402	33,617	45,368	5.3	13,143	18.5	27,205	21.4	41,897	24.6	57,079	25.8		
売上原価	Cost of sales	20	158	272	332	45.1	128	537.3	173	9.4	222	-18.3	355	6.9		
消費税	Consumption tax	1,586	3,207	4,754	6,006	1.6	1,596	0.7	3,240	1.0	4,896	3.0	6,686	11.3		
消耗品費	Supplies expenses	243	569	828	1,089	21.6	325	33.7	553	-2.9	778	-6.1	1,179	8.3		
修繕費	Repair expenses	463	837	1,156	1,656	-19.5	497	7.2	975	16.5	1,347	16.6	1,733	4.7		
保険費用	Insurance claims and others	-	-	-	-	-	896	-	1,709	-	2,622	-	3,582	-		
販売促進費	Sales promotion expenses	910	1,882	2,720	3,934	1.9	1,011	11.1	2,007	6.7	3,077	13.1	4,194	6.6		
支払手数料	Commission fee	4,759	9,606	14,494	19,499	8.6	5,289	11.1	11,503	19.8	18,053	24.6	24,371	25.0		
通信費	Communication expenses	758	1,452	2,187	2,920	-4.8	757	-0.2	1,549	6.6	2,435	11.3	3,288	12.6		
減価償却費	Depreciation expenses	869	1,776	2,732	3,843	6.8	977	12.4	2,044	15.1	3,081	12.8	4,294	11.7		
賃借料・地代家賃	Rent expenses on land and buildings	525	1,056	1,613	2,154	-2.5	543	3.4	1,096	3.8	1,637	1.5	2,169	0.7		
その他	Other	951	1,854	2,856	3,930	19.3	1,120	17.7	2,351	26.8	3,743	31.0	5,223	32.9		

**(2) 営業収益営業費用率(Operating revenue operating expense ratio)**

(2) 営業収益営業費用率(Operating revenue operating expense ratio)		2024/3					2025/3								
		Q1	Q2	Q3	Q4	YoY	Q1	YoY	Q2	YoY	Q3	YoY	Q4	YoY	
(%)															
営業費用	Operating expenses	92.0	91.7	87.3	87.1	3.5	91.5	-0.4	90.1	-1.6	86.6	-0.7	86.6	-0.5	
金融費用	Financial expenses	4.6	4.4	4.4	4.4	-0.5	5.1	0.5	4.9	0.5	4.9	0.4	5.0	0.6	
貸倒関連費用	Credit cost	34.1	34.3	32.1	32.2	7.2	35.2	1.1	33.9	-0.4	30.9	-1.2	30.1	-2.1	
貸倒損失	Charge-offs	30.7	27.1	25.3	22.4	1.1	30.9	0.2	28.5	1.4	26.0	0.8	24.3	1.8	
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-	
利息返還金	Interest repayment	4.6	4.0	3.7	3.4	-1.6	2.2	-2.4	1.8	-2.1	1.7	-2.0	1.6	-1.9	
広告宣伝費	Advertising expenses	12.4	12.6	11.5	10.9	-0.8	10.1	-2.4	9.9	-2.7	9.5	-2.0	9.8	-1.1	
人件費	Personnel expenses	12.1	12.0	11.7	11.7	-0.4	11.8	-0.4	11.6	-0.4	11.5	-0.2	11.5	-0.2	
その他の営業費用	Other operating expenses (SG & A)	28.7	28.3	27.7	27.8	-2.1	29.5	0.8	29.8	1.5	29.8	2.2	30.2	2.4	
売上原価	Cost of sales	0.1	0.2	0.2	0.2	0.0	0.3	0.2	0.2	0.0	0.2	-0.1	0.2	0.0	
消費税	Consumption tax	4.1	4.1	3.9	3.7	-0.4	3.6	-0.5	3.6	-0.5	3.5	-0.4	3.5	-0.1	
消耗品費	Supplies expenses	0.6	0.7	0.7	0.7	0.0	0.7	0.1	0.6	-0.1	0.6	-0.1	0.6	0.0	
修繕費	Repair expenses	1.2	1.1	1.0	1.0	-0.4	1.1	-0.1	1.1	0.0	1.0	0.0	0.9	-0.1	
保険費用	Insurance claims and others	-	-	-	-	-	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	
販売促進費	Sales promotion expenses	2.4	2.4	2.2	2.4	-0.3	2.3	-0.1	2.2	-0.2	2.2	0.0	2.2	-0.2	
支払手数料	Commission fee	12.3	12.1	11.9	12.0	-0.5	11.9	-0.5	12.6	0.5	12.8	0.9	12.9	0.9	
通信費	Communication expenses	2.0	1.8	1.8	1.8	-0.3	1.7	-0.3	1.7	-0.1	1.7	-0.1	1.7	-0.1	
減価償却費	Depreciation expenses	2.2	2.2	2.2	2.4	-0.1	2.2	-0.1	2.2	0.0	2.2	-0.1	2.3	-0.1	
賃借料・地代家賃	Rent expenses on land and buildings	1.4	1.3	1.3	1.3	-0.2	1.2	-0.1	1.2	-0.1	1.2	-0.2	1.1	-0.2	
その他	Other	2.5	2.3	2.4	2.4	0.1	2.5	0.0	2.6	0.2	2.7	0.3	2.8	0.4	

※1 斜体数値は増減数

※ Italic Font = Increase or Decrease

※2 営業収益営業費用率(%)=営業費用/営業収益

※ Ratio of Operating Expense=Operating Expenses/Operating Revenue

**連結資金調達 (Funding / Consolidated)**

営業債権ベース(Including off-balance)

**(1) 形態別調達金額 (Borrowings amount by type of lender)**

		2024/3						2025/3											
		Q1	Q2	Q3	Q4	構成比(%)		Q1	構成比(%)		Q2	構成比(%)		Q3	構成比(%)		Q4	構成比(%)	
(百万円/ Millions of Yen)						C.R.(%)	YoY(%)			C.R.(%)	YoY(%)			C.R.(%)	YoY(%)			C.R.(%)	YoY(%)
<b>合計</b>	<b>Total</b>	<b>648,796</b>	<b>660,897</b>	<b>687,264</b>	<b>709,655</b>	<b>100.0</b>	<b>16.0</b>	<b>755,594</b>	<b>100.0</b>	<b>16.5</b>	<b>770,355</b>	<b>100.0</b>	<b>16.6</b>	<b>798,967</b>	<b>100.0</b>	<b>16.4</b>	<b>834,482</b>	<b>100.0</b>	<b>17.6</b>
<b>借入金 (間接)</b>	<b>Borrowings/Indirect</b>	<b>425,670</b>	<b>443,138</b>	<b>454,049</b>	<b>485,736</b>	<b>68.4</b>	<b>20.0</b>	<b>495,102</b>	<b>65.5</b>	<b>16.3</b>	<b>499,835</b>	<b>64.9</b>	<b>12.8</b>	<b>521,143</b>	<b>65.2</b>	<b>15.0</b>	<b>556,580</b>	<b>66.7</b>	<b>14.6</b>
都市銀行等	City banks etc.	97,020	106,431	99,358	114,430	16.1	29.9	116,025	15.4	19.6	128,089	16.6	20.3	128,021	16.0	28.8	136,203	16.3	19.0
信託銀行	Trust banks	114,983	115,582	131,483	136,117	19.2	24.2	140,962	18.7	22.6	132,193	17.2	14.4	147,581	18.5	12.2	146,228	17.5	7.4
地方銀行・第二地方銀行	Regional banks	122,312	126,870	130,742	140,492	19.8	22.7	146,246	19.4	19.6	145,148	18.8	14.4	153,447	19.2	17.4	177,627	21.3	26.4
その他	Other	91,353	94,254	92,465	94,696	13.3	2.3	91,867	12.2	0.6	94,404	12.3	0.2	92,092	11.5	0.5	96,522	11.6	1.9
<b>社債・流動化 (直接)</b>	<b>SB &amp; ABS, ABL/Direct</b>	<b>223,126</b>	<b>217,759</b>	<b>233,215</b>	<b>223,918</b>	<b>31.6</b>	<b>8.3</b>	<b>260,492</b>	<b>3.5</b>	<b>16.7</b>	<b>270,519</b>	<b>35.1</b>	<b>24.2</b>	<b>277,824</b>	<b>34.8</b>	<b>19.1</b>	<b>277,902</b>	<b>33.3</b>	<b>24.1</b>
CP	CP	24,200	24,100	21,200	-	-	-	31,200	4.1	28.9	35,000	4.5	45.2	35,000	4.4	65.1	17,400	2.0	-
普通社債	SB	60,000	60,000	60,000	80,000	11.3	77.8	80,000	10.6	33.3	80,000	10.4	33.3	80,000	10.0	33.3	110,000	13.2	37.5
流動化	ABS, ABL	138,926	133,659	152,015	143,918	20.3	-3.9	149,292	19.8	7.5	155,519	20.2	16.4	162,824	20.4	7.1	150,502	18.0	4.6

**(2) 長期・短期別調達金額 (Short and long-term borrowings)**

		2024/3						2025/3											
		Q1	Q2	Q3	Q4	構成比(%)		Q1	構成比(%)		Q2	構成比(%)		Q3	構成比(%)		Q4	構成比(%)	
(百万円/ Millions of Yen)						C.R.(%)	YoY(%)			C.R.(%)	YoY(%)			C.R.(%)	YoY(%)			C.R.(%)	YoY(%)
<b>合計</b>	<b>Total</b>	<b>648,796</b>	<b>660,897</b>	<b>687,264</b>	<b>709,655</b>	<b>100.0</b>	<b>16.0</b>	<b>755,594</b>	<b>100.0</b>	<b>16.5</b>	<b>770,355</b>	<b>100.0</b>	<b>16.6</b>	<b>798,967</b>	<b>100.0</b>	<b>16.3</b>	<b>834,482</b>	<b>100.0</b>	<b>17.6</b>
<b>短期調達</b>	<b>Short-term borrowings</b>	<b>109,249</b>	<b>102,221</b>	<b>137,407</b>	<b>111,087</b>	<b>15.7</b>	<b>20.5</b>	<b>142,393</b>	<b>18.8</b>	<b>30.3</b>	<b>134,261</b>	<b>17.4</b>	<b>31.3</b>	<b>134,031</b>	<b>16.8</b>	<b>-2.5</b>	<b>111,382</b>	<b>13.3</b>	<b>0.3</b>
<b>長期調達</b>	<b>Long-term borrowings</b>	<b>539,546</b>	<b>558,676</b>	<b>549,857</b>	<b>598,567</b>	<b>84.3</b>	<b>15.3</b>	<b>613,201</b>	<b>81.2</b>	<b>13.7</b>	<b>636,093</b>	<b>82.6</b>	<b>13.9</b>	<b>664,936</b>	<b>83.2</b>	<b>20.9</b>	<b>723,099</b>	<b>86.7</b>	<b>20.8</b>
固定金利借入	Fixed interest rate borrowings	69,216	62,715	53,830	55,069	7.8	-24.9	48,286	6.4	-30.2	62,995	8.2	0.4	57,087	7.1	6.1	61,975	7.4	12.5
変動金利借入	Floating interest rate borrowings	278,903	311,401	302,612	338,079	47.6	30.0	352,722	46.7	26.5	346,779	45.0	11.4	375,624	47.0	24.1	409,222	49.0	21.0
社債・流動化	SB & ABS, ABL	191,426	184,559	193,415	205,418	28.9	10.5	212,192	28.1	10.8	226,319	29.4	22.6	232,224	29.1	20.1	251,902	30.2	22.6
普通社債 (固定)	SB (Fixed interest rate)	60,000	60,000	60,000	80,000	11.3	77.8	80,000	10.6	33.3	80,000	10.4	33.3	80,000	10.0	33.3	110,000	13.2	37.5
流動化(固定)	ABS, ABL (Fixed interest rate)	21,796	19,038	16,834	13,056	1.8	-51.4	9,294	1.2	-57.4	6,350	0.8	-66.6	3,729	0.5	-77.8	0	0.0	-
流動化(変動)	ABS, ABL (Floating interest rate)	109,629	105,520	116,580	112,362	15.8	-1.5	122,897	16.3	12.1	139,969	18.2	32.6	148,495	18.6	27.4	141,902	17.0	26.3

**(3) 調達金利 (Funding rate)**

		2024/3						2025/3											
		Q1	Q2	Q3	Q4	構成比(%)		Q1	構成比(%)		Q2	構成比(%)		Q3	構成比(%)		Q4	構成比(%)	
(%)						C.R.(%)	YoY			C.R.(%)	YoY			C.R.(%)	YoY			C.R.(%)	YoY
<b>調達金利</b>	<b>Funding rate</b>	<b>1.05</b>	<b>1.05</b>	<b>1.02</b>	<b>1.10</b>	-	<b>-0.01</b>	<b>1.09</b>	-	<b>0.04</b>	<b>1.16</b>	-	<b>0.11</b>	<b>1.24</b>	-	<b>0.22</b>	<b>1.42</b>	-	<b>0.32</b>
間接	Indirect	1.20	1.19	1.17	1.20	-	<b>-0.07</b>	1.24	-	<b>0.04</b>	1.31	-	<b>0.12</b>	1.41	-	<b>0.24</b>	1.57	-	<b>0.37</b>
直接	Direct	0.77	0.77	0.75	0.86	-	<b>0.05</b>	0.80	-	<b>0.03</b>	0.87	-	<b>0.10</b>	0.91	-	<b>0.16</b>	1.11	-	<b>0.25</b>

※1 調達金利 = 未約定ベース平均表面金利 ※ Funding Rate = Interest Rate / Average Borrowing  
 ※2 斜体数字は増減数 ※ Italic Font = Increase or Decrease

**連結不良債権 (Consolidated Non-performing loans (NPL)) ※1**

		営業債権ベース(Including off-balance)															
		2024/3								2025/3							
(百万円/ Millions of Yen)		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4	
		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %	
ロ→事業 (営業貸付金及び破産更生債権の合計) ※2	Loans outstanding and Claims provable in bankruptcy ※2 (L)	684,528	-	708,569	-	728,238	-	753,208	-	770,331	-	787,894	-	802,686	-	827,741	-
個人向け無担保	Unsecured loan	566,986	-	584,360	-	597,178	-	615,308	-	627,741	-	639,499	-	649,027	-	667,915	-
個人向け無担保以外	Secured loan and Small business loan	117,541	-	124,208	-	131,060	-	137,899	-	142,590	-	148,394	-	153,659	-	159,826	-
ロ→事業 (営業貸付金及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 ①	105,294	15.4	108,925	15.4	112,468	15.4	120,627	16.0	120,419	15.6	122,059	15.5	124,989	15.6	125,910	15.2
	前年同期比/YOY%	6.6		7.2		7.4		15.0		14.4		12.1		11.1		4.4	
個人向け無担保ロ→不良債権額	NPL of Unsecured loan ②	81,674	14.4	84,767	14.5	88,566	14.8	95,913	15.6	96,098	15.3	97,532	15.3	99,855	15.4	100,540	15.1
	前年同期比/YOY%	15.0		15.2		15.0		20.1		17.7		15.1		12.7		4.8	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	577	0.1	498	0.1	529	0.1	660	0.1	653	0.1	648	0.1	749	0.1	841	0.1
危険債権	Doubtful receivables	23,940	4.2	24,287	4.2	26,325	4.4	28,519	4.6	28,686	4.6	29,937	4.7	31,528	4.9	32,728	4.9
三月以上延滞債権	Receivables past due for three months or more	11,574	2.0	12,105	2.1	11,760	2.0	10,913	1.8	12,660	2.0	11,957	1.9	11,776	1.8	10,843	1.6
貸出条件緩和債権	Restructured receivables	45,581	8.0	47,876	8.2	49,950	8.4	55,820	9.1	54,097	8.6	54,990	8.6	55,801	8.6	56,127	8.4
個人向け無担保ロ→以外不良債権額 ※3	NPL of receivables other than Unsecured loan ※3	23,620	20.1	24,157	19.5	23,902	18.2	24,714	17.9	24,320	17.1	24,526	16.5	25,134	16.4	25,369	15.9
	前年同期比/YOY%	-15.0		-13.8		-13.8		-1.4		3.0		1.5		5.2		2.7	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	14,663	12.5	14,164	11.4	13,543	10.3	12,854	9.3	12,327	8.7	11,983	8.1	11,536	7.5	11,142	7.0
危険債権	Doubtful receivables	6,245	5.3	7,150	5.8	7,518	5.7	8,807	6.4	8,967	6.3	9,460	6.4	10,414	6.8	10,492	6.6
三月以上延滞債権	Receivables past due for three months or more	393	0.3	433	0.4	389	0.3	464	0.3	357	0.3	356	0.2	407	0.3	324	0.2
貸出条件緩和債権	Restructured receivables	2,317	2.0	2,409	1.9	2,450	1.9	2,587	1.9	2,668	1.9	2,726	1.8	2,776	1.8	3,410	2.1
ロ→事業以外の不良債権 ※4	Other NPL ※4	14,371	-	15,139	-	16,158	-	17,173	-	17,959	-	18,657	-	19,209	-	20,103	-
	前年同期比/YOY%	28.1		26.5		25.8		25.4		25.0		23.2		18.9		17.1	
期末貸倒引当金	Allowance for NPL ③	79,523	-	83,406	-	85,407	-	92,601	-	93,787	-	96,585	-	98,134	-	102,675	-
流動	Current assets ④	64,271	-	68,595	-	71,213	-	79,021	-	80,656	-	83,727	-	85,658	-	90,017	-
固定	Non-current assets	15,251	-	14,810	-	14,194	-	13,579	-	13,130	-	12,857	-	12,475	-	12,657	-
NPLカバー率 (ロ→事業)	Coverage ratio (All) ③/①	75.5	-	76.6	-	75.9	-	76.8	-	77.9	-	79.1	-	78.5	-	81.5	-
NPLカバー率 (うち、個人向け無担保ロ→)	Coverage ratio (Unsecured loan) ④/②	78.7	-	80.9	-	80.4	-	82.4	-	83.9	-	85.8	-	85.8	-	89.5	-

※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が、期末営業貸付金及び破産更生債権を合計した数値から不良債権比率を算出してあります。

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 個人向け無担保ロ→以外の不良債権は主に有担保ロ→ (不動産担保ロ→) とあります。融資額が担保債権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 信用保証事業等も表示しております。

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

<p><b>破産更生債権及びこれらに準ずる債権</b>          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) □</p>	<p><b>Bankrupt or De facto Bankrupt:</b>          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)</p>
<p><b>危険債権</b>          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)</p>	<p><b>Doubtful receivables:</b>          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)</p>
<p><b>三月以上延滞債権</b>          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</p>	<p><b>Receivables past due for three months or more:</b>          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)</p>
<p><b>貸出条件緩和債権</b>          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口</p>	<p><b>Restructured receivables:</b>          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.</p>

## 利息返還関連引当金 (Allowances Related to Loss on Interest Repayment)

### (1) アイフルの利息返還に関する引当金内訳 (Breakdown of allowances related to loss on interest repayment / AIFUL)

(百万円/ Millions of Yen)		2024/3					2025/3							
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)			
<b>期首引当金残高</b>	<b>Allowance (Beginning)</b>	<b>16,762</b>	<b>16,762</b>	<b>16,762</b>	<b>16,762</b>	<b>-29.4</b>	<b>11,276</b>	<b>-32.7</b>	<b>11,276</b>	<b>-32.7</b>	<b>11,276</b>	<b>-32.7</b>	<b>11,276</b>	<b>-32.7</b>
発生額・取崩額	Withdraw amount	1,734	3,031	4,324	5,486	-21.5	925	-46.7	1,626	-46.4	2,331	-46.1	2,950	-46.2
利息返還金	Interest repayment	1,605	2,779	3,963	4,995	-21.8	880	-45.1	1,503	-45.9	2,147	-45.8	2,662	-46.7
貸倒損失(債権放棄)	Write-offs (waiver of principal)	129	252	360	491	-17.4	44	-65.6	122	-51.6	184	-48.9	287	-41.4
繰入額 (戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>期末引当金残高</b>	<b>Allowance (End)</b>	<b>15,028</b>	<b>13,731</b>	<b>12,438</b>	<b>11,276</b>	<b>-32.7</b>	<b>10,351</b>	<b>-31.1</b>	<b>9,650</b>	<b>-29.7</b>	<b>8,944</b>	<b>-28.1</b>	<b>8,326</b>	<b>-26.2</b>

### (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)		2024/3				2025/3								
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)			
<b>期首引当金残高</b>	<b>Allowance (Beginning)</b>	<b>19,544</b>	<b>19,544</b>	<b>19,544</b>	<b>19,544</b>	<b>-28.9</b>	<b>13,324</b>	<b>-31.8</b>	<b>13,324</b>	<b>-31.8</b>	<b>13,324</b>	<b>-31.8</b>	<b>13,324</b>	<b>-31.8</b>
発生額・取崩額	Withdraw amount	1,944	3,448	4,891	6,219	-21.7	1,039	-46.5	1,836	-46.7	2,643	-46.0	3,355	-46.1
利息返還金	Interest repayment	1,785	3,139	4,453	5,623	-22.0	976	-45.3	1,676	-46.6	2,400	-46.1	2,988	-46.9
貸倒損失(債権放棄)	Write-offs (waiver of principal)	159	308	437	596	-19.1	63	-60.1	159	-48.4	242	-44.5	367	-38.5
繰入額 (戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>期末引当金残高</b>	<b>Allowance (End)</b>	<b>17,599</b>	<b>16,095</b>	<b>14,653</b>	<b>13,324</b>	<b>-31.8</b>	<b>12,284</b>	<b>-30.2</b>	<b>11,487</b>	<b>-28.6</b>	<b>10,680</b>	<b>-27.1</b>	<b>9,969</b>	<b>-25.2</b>

アイフル営業実績 (Operating Results / AIFUL)

営業債権ベース(Including off-balance)

(1) 営業実績 (Operating results)

			2024/3					2025/3					2026/3				
			Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)			
<b>営業債権合計</b>	<b>Total receivable outstanding</b>	(百万円/Millions of Yen)	<b>713,414</b>	<b>740,160</b>	<b>762,809</b>	<b>790,608</b>	<b>14.3</b>	<b>814,747</b>	<b>14.2</b>	<b>837,861</b>	<b>13.2</b>	<b>860,163</b>	<b>12.8</b>	<b>894,844</b>	<b>13.2</b>	<b>994,200</b>	<b>11.1</b>
ローン事業 (営業貸付金残高)	Loans outstanding		516,310	532,538	545,486	562,913	11.9	575,882	11.5	586,290	10.1	596,106	9.3	614,222	9.1	662,400	7.8
個人向け無担保ローン	Unsecured		503,277	519,149	531,668	548,554	11.9	561,051	11.5	571,014	10.0	580,444	9.2	597,976	9.0	644,800	7.8
事業者向け無担保ローン	Small business		10,754	11,276	11,863	12,522	21.9	13,111	21.9	13,685	21.4	14,181	19.5	14,860	18.7	16,400	10.4
有担保ローン	Secured		2,278	2,112	1,954	1,836	-26.6	1,720	-24.5	1,590	-24.7	1,481	-24.2	1,385	-24.5	1,200	-13.4
信用保証事業等 (支払承諾見返)	Guarantee		184,967	194,922	203,712	213,333	20.3	223,766	21.0	235,945	21.0	247,895	21.7	263,788	23.7	312,800	18.6
信用保証事業	Credit guarantee business		184,530	194,531	203,359	213,020	20.5	223,492	21.1	235,704	21.2	247,690	21.8	263,613	23.8	312,700	18.6
信用保証事業以外	Other		436	391	353	312	-35.1	273	-37.4	241	-38.3	205	-41.9	174	-44.3	100	-47.2
クレジット事業 (割賦売掛金残高)	Installment receivables		177	173	168	162	-12.2	156	-11.6	148	-14.5	146	-13.1	140	-13.6	0	-
その他営業債権	Other		11,959	12,525	13,441	14,198	25.4	14,941	24.9	15,477	23.6	16,014	19.1	16,693	17.6	18,800	12.6
<b>ローン事業口座数 (残高あり)</b>	<b>N. of customer accounts</b>	(千件/Thousand)	<b>1,152</b>	<b>1,203</b>	<b>1,229</b>	<b>1,256</b>	<b>12.6</b>	<b>1,282</b>	<b>11.3</b>	<b>1,307</b>	<b>8.6</b>	<b>1,320</b>	<b>7.4</b>	<b>1,348</b>	<b>7.4</b>	-	-
個人向け無担保ローン	Unsecured		1,140	1,191	1,217	1,243	12.7	1,269	11.3	1,294	8.6	1,307	7.4	1,335	7.4	-	-
事業者向け無担保ローン	Small business		10	10	11	11	12.0	11	13.3	12	12.9	12	12.2	12	11.5	-	-
有担保ローン	Secured		1	1	1	1	-28.5	0	-26.3	0	-26.8	0	-25.8	0	-26.2	-	-
<b>ローン事業新規顧客件数</b>	<b>New accounts in loan business</b>	(件/Number)	<b>88,760</b>	<b>187,122</b>	<b>268,150</b>	<b>338,783</b>	<b>12.5</b>	<b>89,347</b>	<b>0.7</b>	<b>172,383</b>	<b>-7.9</b>	<b>247,546</b>	<b>-7.7</b>	<b>325,676</b>	<b>-3.9</b>	-	-
個人向け無担保ローン	Unsecured		88,734	187,074	268,065	338,657	12.4	89,313	0.7	172,323	-7.9	247,445	-7.7	325,528	-3.9	311,000	-4.5
顧客獲得単価 (CPA)	Cost Per Acquisition	(円/Yen)	46,000	44,000	46,000	41,000	-12.8	40,000	-13.0	42,000	-4.5	46,000	0.0	46,000	12.2	47,000	2.2
<b>実質平均利回り ※</b>	<b>Average yield ※</b>	(%)	-	-	-	<b>14.5</b>	<b>0.2</b>	-	-	-	-	-	-	<b>14.6</b>	<b>0.2</b>	-	-

※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) その他営業関連指標 (Marketing channel)

			2024/3					2025/3					2026/3				
			Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	Plan	YoY			
<b>店舗数</b>	<b>Branches</b>	(店/num)	<b>842</b>	<b>843</b>	<b>835</b>	<b>801</b>	<b>-39</b>	<b>779</b>	<b>-63</b>	<b>740</b>	<b>-103</b>	<b>735</b>	<b>-100</b>	<b>651</b>	<b>-150</b>	-	-
グループ営業拠点(有人店舗)	Group Sales Offices (Staffed branches)		24	25	25	25	2	25	1	26	1	26	1	26	1	-	-
無人店舗	Unstaffed branches		818	818	810	776	-41	754	-64	714	-104	709	-101	625	-151	-	-
<b>A T M・C Dネットワーク</b>	<b>AIFUL ATMs and Tie-up CDs</b>	(台/num)	<b>101,599</b>	<b>101,240</b>	<b>101,325</b>	<b>101,219</b>	<b>-611</b>	<b>101,366</b>	<b>-233</b>	<b>101,242</b>	<b>2</b>	<b>101,455</b>	<b>130</b>	<b>101,560</b>	<b>341</b>	-	-
自社 A T M	AIFUL ATMs		149	81	20	-	-249	-	-149	-	-81	-	-20	-	-	-	-
自社 A T M 以外	Other		101,450	101,159	101,305	101,219	-362	101,366	-84	101,242	83	101,455	150	101,560	341	-	-
<b>保証提携先金融機関</b>	<b>Tie-up banks (Credit guarantee)</b>	(先/num)	<b>151</b>	<b>151</b>	<b>154</b>	<b>156</b>	<b>7</b>	<b>158</b>	<b>7</b>	<b>161</b>	<b>10</b>	<b>164</b>	<b>10</b>	<b>164</b>	<b>8</b>	-	-

(3) 社員数(N. of Total Employees)

			2024/3					2025/3					2026/3				
			Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	Plan	YoY			
<b>社員数</b>	<b>N. of total employees</b>	(人)	<b>1,810</b>	<b>1,920</b>	<b>1,989</b>	<b>1,970</b>	<b>330</b>	<b>2,046</b>	<b>236</b>	<b>2,041</b>	<b>121</b>	<b>2,053</b>	<b>64</b>	<b>2,040</b>	<b>70</b>	-	-
正社員数	N. of employees (regularly payroll)		1,142	1,166	1,213	1,229	170	1,306	164	1,286	120	1,271	58	1,265	36	-	-

アイフル損益計算書 (Revenue and Expenses / AIFUL)

会計ベース(On-balance)

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)			
(百万円/Millions of Yen)																
<b>営業収益</b>	<b>Operating revenue</b>	<b>25,025</b>	<b>49,503</b>	<b>75,774</b>	<b>103,867</b>	<b>17.4</b>	<b>26,432</b>	<b>5.6</b>	<b>53,350</b>	<b>7.8</b>	<b>81,769</b>	<b>7.9</b>	<b>110,158</b>	<b>6.1</b>	<b>119,000</b>	<b>8.0</b>
ローン事業 (営業貸付金利息)	Interest on operating loans	18,185	37,012	56,692	76,323	12.9	20,519	12.8	41,584	12.4	63,846	12.6	85,603	12.2	92,500	8.1
個人向け無担保ローン	Unsecured	17,816	36,264	55,537	74,753	12.8	20,080	12.7	40,684	12.2	62,465	12.5	83,736	12.0	90,400	8.0
事業者向け無担保ローン	Small business	307	636	990	1,359	30.6	396	29.0	820	28.9	1,265	27.8	1,720	26.6	2,000	16.3
有担保ローン	Secured	61	111	164	210	-25.1	42	-30.3	79	-28.5	115	-30.2	146	-30.3	100	-31.9
信用保証事業 (信用保証収益)	Revenue from credit guarantee	3,419	6,939	10,612	14,397	15.7	3,908	14.3	7,863	13.3	11,973	12.8	16,198	12.5	18,200	12.4
その他の営業収益	Other operating revenue	3,420	5,552	8,470	13,146	56.4	2,004	-41.4	3,902	-29.7	5,949	-29.8	8,356	-36.4	8,200	-1.9
償却債権取立益	Recoveries of written off claims	1,475	3,085	4,708	6,128	-3.6	1,438	-2.5	2,775	-10.0	4,220	-10.4	5,523	-9.9	-	-
受取手数料	Commission income	447	896	1,362	1,826	7.1	466	4.2	932	4.0	1,395	2.4	1,863	2.1	-	-
債権譲渡益	Gain on transfer of receivable	1,429	1,429	2,182	4,892	-	-	-	-	-	-	-	492	-89.9	-	-
その他	Other	68	140	217	299	-	100	46.6	194	38.5	334	54.0	475	59.0	-	-
<b>営業費用</b>	<b>Operating expenses</b>	<b>21,614</b>	<b>44,439</b>	<b>63,254</b>	<b>79,527</b>	<b>14.7</b>	<b>23,276</b>	<b>7.7</b>	<b>46,858</b>	<b>5.4</b>	<b>67,989</b>	<b>7.5</b>	<b>89,766</b>	<b>12.9</b>	<b>99,000</b>	<b>10.3</b>
金融費用	Financial expenses	1,319	2,563	3,954	5,306	1.2	1,729	31.1	3,415	33.3	5,260	33.0	7,392	39.3	10,800	46.1
貸倒関連費用	Credit cost	9,107	19,172	26,585	31,172	39.1	10,278	12.9	20,598	7.4	28,332	6.6	35,174	12.8	36,200	2.9
貸倒損失	Charge-offs	8,357	14,986	20,788	24,696	13.3	9,156	9.6	17,444	16.4	24,019	15.5	28,388	15.0	30,600	7.8
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	1,605	2,779	3,963	4,995	-21.8	880	-45.1	1,503	-45.9	2,147	-45.8	2,662	-46.7	1,800	-32.4
広告宣伝費	Advertising expenses	4,128	8,336	11,264	13,937	-1.1	3,631	-12.0	7,324	-12.1	10,901	-3.2	15,007	7.7	14,900	-0.7
人件費	Personnel expenses	2,603	5,341	7,903	10,690	9.9	2,887	10.9	5,879	10.0	8,860	12.1	11,932	11.6	13,900	16.5
その他の営業費用	Other operating expenses (SG & A)	4,456	9,026	13,546	18,421	3.2	4,749	6.6	9,640	6.8	14,635	8.0	20,259	10.0	23,000	13.5
<b>営業利益</b>	<b>Operating profit (loss)</b>	<b>3,410</b>	<b>5,064</b>	<b>12,519</b>	<b>24,339</b>	<b>27.2</b>	<b>3,156</b>	<b>-7.5</b>	<b>6,491</b>	<b>28.2</b>	<b>13,779</b>	<b>10.1</b>	<b>20,391</b>	<b>-16.2</b>	<b>19,900</b>	<b>-2.4</b>
営業外収益	Non-operating income	848	1,396	2,030	2,814	-78.5	1,182	39.3	2,021	44.7	3,390	67.0	3,624	28.8	4,200	15.9
営業外費用	Non-operating expenses	11	39	41	6	-57.5	3	-72.9	7	-80.1	16	-61.6	19	196.1	0	-
<b>経常利益</b>	<b>Ordinary profit (loss)</b>	<b>4,248</b>	<b>6,421</b>	<b>14,508</b>	<b>27,147</b>	<b>-15.7</b>	<b>4,335</b>	<b>2.1</b>	<b>8,505</b>	<b>32.5</b>	<b>17,154</b>	<b>18.2</b>	<b>23,996</b>	<b>-11.6</b>	<b>24,200</b>	<b>0.8</b>
特別利益	Extraordinary income	-	56	56	79	-	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	606	29.3	-	-	1,582	-	2,005	-	3,144	418.5	-	-
<b>税引前利益</b>	<b>Profit (loss) before income taxes</b>	<b>4,248</b>	<b>6,477</b>	<b>14,564</b>	<b>26,620</b>	<b>-16.1</b>	<b>4,335</b>	<b>2.1</b>	<b>6,922</b>	<b>6.9</b>	<b>15,148</b>	<b>4.0</b>	<b>20,851</b>	<b>-21.7</b>	<b>-</b>	<b>-</b>
法人税・住民税及び事業税	Income taxes-current	-157	384	1,401	3,238	112.3	-127	-	702	82.8	1,595	13.9	3,288	1.5	-	-
法人税等調整額	Income taxes-deferred	413	-74	-128	-1,617	-	426	3.2	19	-	464	-	-1,999	-	-	-
<b>当期純利益</b>	<b>Profit (loss)</b>	<b>3,991</b>	<b>6,167</b>	<b>13,291</b>	<b>24,998</b>	<b>-19.4</b>	<b>4,036</b>	<b>1.1</b>	<b>6,200</b>	<b>0.5</b>	<b>13,087</b>	<b>-1.5</b>	<b>19,562</b>	<b>-21.7</b>	<b>20,300</b>	<b>3.8</b>

アイフル営業費用(Operating expenses / AIFUL)

		会計ベース(On-balance)												
(1) 営業費用(Operating expenses)		2024/3					2025/3							
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)			
(百万円/Millions of Yen)														
営業収益	Operating revenue	25,025	49,503	75,774	103,867	17.4	26,432	5.6	53,350	7.8	81,769	7.9	110,158	6.1
営業費用	Operating expenses	21,614	44,439	63,254	79,527	14.7	23,276	7.7	46,858	5.4	67,989	7.5	89,766	12.9
金融費用	Financial expenses	1,319	2,563	3,954	5,306	1.2	1,729	31.1	3,415	33.3	5,260	33.0	7,392	39.3
貸倒関連費用	Credit cost	9,107	19,172	26,585	31,172	39.1	10,278	12.9	20,598	7.4	28,332	6.6	35,174	12.8
貸倒損失	Charge-offs	8,357	14,986	20,788	24,696	13.3	9,156	9.6	17,444	16.4	24,019	15.5	28,388	15.0
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	1,605	2,779	3,963	4,995	-21.8	880	-45.1	1,503	-45.9	2,147	-45.8	2,662	-46.7
広告宣伝費	Advertising expenses	4,128	8,336	11,264	13,937	-1.1	3,631	-12.0	7,324	-12.1	10,901	-3.2	15,007	7.7
人件費	Personnel expenses	2,603	5,341	7,903	10,690	9.9	2,887	10.9	5,879	10.1	8,860	12.1	11,932	11.6
その他の営業費用	Other operating expenses (SG & A)	4,456	9,026	13,546	18,421	3.2	4,749	6.6	9,640	6.8	14,635	8.0	20,259	10.0
売上原価	Cost of sales	-	-	-	-	-	13	-	14	-	19	-	43	-
消費税	Consumption taxes	777	1,538	2,194	2,844	1.0	762	-2.0	1,528	-0.7	2,280	3.9	3,171	11.5
消耗品費	Supplies expenses	78	167	222	300	-11.1	45	-42.6	106	-36.6	163	-26.4	205	-31.5
修繕費	Repair expenses	207	378	517	825	-23.8	298	43.9	556	47.0	715	38.2	904	9.7
販売促進費	Sales promotion expenses	109	300	407	596	19.6	152	40.3	291	-2.9	445	9.3	594	-0.3
支払手数料	Commission fee	1,676	3,364	5,117	6,842	6.1	1,729	3.1	3,612	7.4	5,697	11.3	7,865	15.0
通信費	Communication expenses	211	416	636	822	-1.9	221	4.8	439	5.4	687	8.1	946	15.0
減価償却費	Depreciation expenses	411	849	1,298	1,884	7.9	482	17.3	979	15.2	1,435	10.5	2,081	10.5
賃借料・地代家賃	Rent expenses on land and buildings	465	939	1,441	1,929	-3.3	487	4.9	975	3.8	1,428	-0.9	1,894	-1.8
その他	Other	520	1,071	1,709	2,377	14.0	556	7.0	1,136	6.1	1,761	3.1	2,551	7.3

(2) 営業収益営業費用率 (Operating revenue operating expense ratio)		2024/3					2025/3							
		Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY			
(%)														
営業費用	Operating expenses	86.4	89.8	83.5	76.6	-1.8	88.1	1.7	87.8	-1.9	83.1	-0.3	81.5	4.9
金融費用	Financial expenses	5.3	5.2	5.2	5.1	-0.8	6.5	1.3	6.4	1.2	6.4	1.2	6.7	1.6
貸倒関連費用	Credit cost	36.4	38.7	35.1	30.0	4.7	38.9	2.5	38.6	-0.1	34.6	-0.4	31.9	1.9
貸倒損失	Charge-offs	33.4	30.3	27.4	23.8	-0.9	34.6	1.2	32.7	2.4	29.4	1.9	25.8	2.0
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-
利息返還金	Interest repayment	6.4	5.6	5.2	4.8	-2.4	3.3	-3.1	2.8	-2.8	2.6	-2.6	2.4	-2.4
広告宣伝費	Advertising expenses	16.5	16.8	14.9	13.4	-2.5	13.7	-2.8	13.7	-3.1	13.3	-1.5	13.6	0.2
人件費	Personnel expenses	10.4	10.8	10.4	10.3	-0.7	10.9	0.5	11.0	0.2	10.8	0.4	10.8	0.5
その他の営業費用	Other operating expenses (SG & A)	17.8	18.2	17.9	17.7	-2.4	18.0	0.2	18.1	-0.2	17.9	0.0	18.4	0.7
売上原価	Cost of sales	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
消費税	Consumption taxes	3.1	3.1	2.9	2.7	-0.4	2.9	-0.2	2.9	-0.2	2.8	-0.1	2.9	0.1
消耗品費	Supplies expenses	0.3	0.3	0.3	0.3	-0.1	0.2	-0.1	0.2	-0.1	0.2	-0.1	0.2	-0.1
修繕費	Repair expenses	0.8	0.8	0.7	0.8	-0.4	1.1	0.3	1.0	0.3	0.9	0.2	0.8	0.0
販売促進費	Sales promotion expenses	0.4	0.6	0.5	0.6	0.0	0.6	0.1	0.5	-0.1	0.5	0.0	0.5	0.0
支払手数料	Commission fee	6.7	6.8	6.8	6.6	-0.7	6.5	-0.2	6.8	0.0	7.0	0.2	7.1	0.6
通信費	Communication expenses	0.8	0.8	0.8	0.8	-0.2	0.8	0.0	0.8	0.0	0.8	0.0	0.9	0.1
減価償却費	Depreciation expenses	1.6	1.7	1.7	1.8	-0.2	1.8	0.2	1.8	0.1	1.8	0.0	1.9	0.1
賃借料・地代家賃	Rent expenses on land and buildings	1.9	1.9	1.9	1.9	-0.4	1.8	0.0	1.8	-0.1	1.7	-0.2	1.7	-0.1
その他	Other	2.1	2.2	2.3	2.3	-0.1	2.1	0.0	2.1	-0.1	2.1	-0.1	2.3	0.0

アイフル資金調達 (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)

		2024/3						2025/3											
		Q1	Q2	Q3	Q4	構成比		Q1	構成比	YoY	Q2	構成比	YoY	Q3	構成比	YoY	Q4	構成比	YoY
(百万円/ Millions of Yen)		C.R.(%) YoY(%)						C.R.(%) YoY(%)											
<b>合計</b>	<b>Total</b>	<b>525,605</b>	<b>531,383</b>	<b>558,973</b>	<b>582,272</b>	<b>100.0</b>	<b>19.0</b>	<b>628,782</b>	<b>100.0</b>	<b>19.6</b>	<b>633,395</b>	<b>100.0</b>	<b>19.2</b>	<b>662,794</b>	<b>100.0</b>	<b>18.6</b>	<b>695,649</b>	<b>100.0</b>	<b>19.5</b>
<b>借入金 (間接)</b>	<b>Borrowings/Indirect</b>	<b>342,991</b>	<b>355,225</b>	<b>366,115</b>	<b>397,815</b>	<b>68.3</b>	<b>22.3</b>	<b>405,404</b>	<b>64.5</b>	<b>18.2</b>	<b>409,347</b>	<b>64.6</b>	<b>15.2</b>	<b>431,953</b>	<b>65.2</b>	<b>18.0</b>	<b>461,808</b>	<b>66.4</b>	<b>16.1</b>
都市銀行等	City banks etc.	97,020	106,431	99,358	114,430	19.7	29.9	116,025	18.5	19.6	128,089	20.2	20.3	128,021	19.3	28.8	136,203	19.6	19.0
信託銀行	Trust banks	109,635	110,462	126,788	131,876	22.6	24.8	137,377	21.8	25.3	127,716	20.2	15.6	143,052	21.6	12.8	141,463	20.3	7.3
地方銀行・第二地方銀行	Regional banks	114,742	116,098	121,136	129,884	22.3	22.0	132,934	21.1	15.9	131,969	20.8	13.7	141,831	21.4	17.1	159,442	22.9	22.8
その他	Other	21,593	22,234	18,833	21,624	3.7	-13.8	19,067	3.0	-11.7	21,573	3.4	-3.0	19,048	2.9	1.1	24,700	3.6	14.2
<b>社債・流動化 (直接)</b>	<b>SB &amp; ABS, ABL/Direct</b>	<b>182,613</b>	<b>176,157</b>	<b>192,857</b>	<b>184,457</b>	<b>31.7</b>	<b>12.4</b>	<b>223,377</b>	<b>35.5</b>	<b>22.3</b>	<b>224,047</b>	<b>35.4</b>	<b>27.2</b>	<b>230,841</b>	<b>34.8</b>	<b>19.7</b>	<b>233,840</b>	<b>33.6</b>	<b>26.8</b>
CP	CP	24,200	24,100	21,200	-	-	-	31,200	5.0	28.9	35,000	5.5	45.2	35,000	5.3	65.1	17,400	2.5	-
普通社債	SB	60,000	60,000	60,000	80,000	13.7	77.8	80,000	12.7	33.3	80,000	12.6	33.3	80,000	12.1	33.3	110,000	15.8	37.5
流動化	ABS, ABL	98,413	92,057	111,657	104,457	17.9	-2.5	112,177	17.8	14.0	109,047	17.2	18.5	115,841	17.5	3.7	106,440	15.3	1.9

(2) 長期・短期別調達金額 (Short and long-term borrowings)

		2024/3						2025/3											
		Q1	Q2	Q3	Q4	構成比		Q1	構成比	YoY	Q2	構成比	YoY	Q3	構成比	YoY	Q4	構成比	YoY
(百万円/ Millions of Yen)		C.R.(%) YoY(%)						C.R.(%) YoY(%)											
<b>合計</b>	<b>Total</b>	<b>525,605</b>	<b>531,383</b>	<b>558,973</b>	<b>582,272</b>	<b>100.0</b>	<b>19.0</b>	<b>628,782</b>	<b>100.0</b>	<b>19.6</b>	<b>633,395</b>	<b>100.0</b>	<b>19.2</b>	<b>662,794</b>	<b>100.0</b>	<b>18.6</b>	<b>695,649</b>	<b>100.0</b>	<b>19.5</b>
<b>短期調達</b>	<b>Short-term borrowings</b>	<b>35,679</b>	<b>30,884</b>	<b>63,785</b>	<b>37,759</b>	<b>6.5</b>	<b>118.5</b>	<b>71,174</b>	<b>11.3</b>	<b>99.5</b>	<b>57,412</b>	<b>9.1</b>	<b>85.9</b>	<b>54,179</b>	<b>8.2</b>	<b>-15.1</b>	<b>33,688</b>	<b>4.8</b>	<b>-10.8</b>
<b>長期調達</b>	<b>Long-term borrowings</b>	<b>489,925</b>	<b>500,498</b>	<b>495,187</b>	<b>544,512</b>	<b>93.5</b>	<b>15.3</b>	<b>557,607</b>	<b>88.7</b>	<b>13.8</b>	<b>575,982</b>	<b>90.9</b>	<b>15.1</b>	<b>608,614</b>	<b>91.8</b>	<b>22.9</b>	<b>661,961</b>	<b>95.2</b>	<b>21.6</b>
固定金利借入	Fixed interest rate borrowings	61,536	58,005	49,504	51,152	8.8	-24.6	43,184	6.9	-29.8	56,608	8.9	-2.4	51,328	7.7	3.7	55,151	7.9	7.8
変動金利借入	Floating interest rate borrowings	269,975	290,435	284,026	318,903	54.8	26.5	332,245	52.8	23.1	330,326	52.2	13.7	361,445	54.5	27.3	390,368	56.1	22.4
社債	SB	60,000	60,000	60,000	80,000	13.7	77.8	80,000	12.7	33.3	80,000	12.6	33.3	80,000	12.1	33.3	110,000	15.8	37.5
流動化	ABS, ABL	98,413	92,057	101,657	94,457	16.2	-11.9	102,177	16.2	3.8	109,047	17.2	18.5	115,841	17.5	14.0	106,440	15.3	30.8

(3) 調達金利 (Funding rate)

		2024/3						2025/3											
		Q1	Q2	Q3	Q4	構成比		Q1	構成比	YoY	Q2	構成比	YoY	Q3	構成比	YoY	Q4	構成比	YoY
(%)		C.R.(%) YoY						C.R.(%) YoY											
<b>調達金利</b>	<b>Funding rate</b>	<b>0.92</b>	<b>0.90</b>	<b>0.87</b>	<b>0.94</b>	-	<b>-0.04</b>	<b>0.93</b>	-	<b>0.01</b>	<b>1.02</b>	-	<b>0.12</b>	<b>1.09</b>	-	<b>0.22</b>	<b>1.27</b>	-	<b>0.33</b>
間接	Indirect	1.00	0.97	0.93	0.97	-	-0.09	1.01	-	0.01	1.10	-	0.13	1.20	-	0.27	1.35	-	0.38
直接	Direct	0.77	0.78	0.75	0.88	-	0.07	0.79	-	0.02	0.85	-	0.07	0.89	-	0.14	1.09	-	0.21

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

※2 斜体数値は増減数

※ Italic Font = Increase or Decrease

アイフル貸倒損失 (Credit Cost / AIFUL)

営業債権ベース(Including off-balance)

(百万円/ Millions of Yen)		2024/3								2025/3								2026/3	
		1Q		2Q		3Q		4Q		1Q		2Q		3Q		4Q		Plan	
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	Total receivable outstanding	(L) 713,414	-	740,160	-	762,809	-	790,608	-	814,747	-	837,861	-	860,163	-	894,844	-	994,200	-
ローン事業 (期末営業貸付金)	Loans outstanding	516,310	-	532,538	-	545,486	-	562,913	-	575,882	-	586,290	-	596,106	-	614,222	-	662,400	-
個人向け無担保ローン	Unsecured	503,277	-	519,149	-	531,668	-	548,554	-	561,051	-	571,014	-	580,444	-	597,976	-	644,800	-
事業者向け無担保ローン	Small business	10,754	-	11,276	-	11,863	-	12,522	-	13,111	-	13,685	-	14,181	-	14,860	-	16,400	-
有担保ローン	Secured	2,278	-	2,112	-	1,954	-	1,836	-	1,720	-	1,590	-	1,481	-	1,385	-	1,200	-
クレジット事業 (割賦売掛金)	Installment receivables	177	-	173	-	168	-	162	-	156	-	148	-	146	-	140	-	0	-
信用保証事業等 (支払承諾見返等)	Credit guarantee, etc.	196,927	-	207,447	-	217,154	-	227,532	-	238,707	-	251,423	-	263,910	-	280,481	-	331,600	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	39,854	-	39,854	-	39,854	-	39,854	-	45,930	-	45,930	-	45,930	-	45,930	-	51,866	-
貸倒損失合計	Total bad debt	① 8,357	1.2	14,986	2.0	20,788	2.7	24,696	3.1	9,156	1.1	17,444	2.1	24,019	2.8	28,388	3.2	30,600	3.1
	増減率/YOY%	21.9		25.2		19.0		13.3		9.6		16.4		15.5		15.0		7.8	
ローン事業	Loans outstanding	② 7,036	1.4	12,306	2.3	16,723	3.1	19,305	3.4	7,452	1.3	14,017	2.4	18,712	3.1	21,553	3.5	-	-
	増減率/YOY%	19.7		21.4		14.7		7.5		5.9		13.9		11.9		11.6		-	-
個人向け無担保ローン	Unsecured	6,871	1.4	12,066	2.3	16,324	3.1	18,800	3.4	7,294	1.3	13,694	2.4	18,216	3.1	20,970	3.5	-	-
事業者向け無担保ローン	Small business	114	1.1	185	1.6	329	2.8	428	3.4	155	1.2	300	2.2	462	3.3	539	3.6	-	-
有担保ローン	Secured	50	2.2	55	2.6	69	3.5	76	4.2	2	0.1	22	1.4	33	2.3	42	3.1	-	-
クレジット事業	Installment receivables	5	3.2	7	4.1	9	5.8	13	8.2	2	1.8	7	4.9	7	5.2	10	7.7	-	-
信用保証事業等	Credit guarantee, etc.	1,314	0.7	2,672	1.3	4,055	1.9	5,377	2.4	1,701	0.7	3,419	1.4	5,299	2.0	6,824	2.4	-	-
個別貸倒引当金繰入 ※	Total provision for specific allowance for doubtful account *	③ 229	0.0	475	0.1	423	0.1	396	0.1	324	0.0	598	0.1	694	0.1	853	0.1	800	0.1
ローン事業	Loans outstanding	④ 115	0.0	267	0.1	220	0.0	175	0.0	207	0.0	328	0.1	438	0.1	549	0.1	-	-
個人向け無担保ローン	Unsecured	99	0.0	207	0.0	260	1.0	325	0.1	171	0.0	276	0.1	358	0.1	433	0.1	-	-
事業者向け無担保ローン	Small business	13	0.1	24	0.2	19	0.2	50	0.4	26	0.2	53	0.4	61	0.4	79	0.5	-	-
有担保ローン	Secured	2	0.1	36	1.7	-60	-	-199	-	10	0.6	0	-	17	1.2	36	2.6	-	-
信用保証事業等	Credit guarantee, etc.	113	0.1	207	0.1	203	0.1	221	0.1	117	0.1	269	0.1	256	0.1	303	0.1	-	-
合計	Total	①+③ 8,586	1.2	15,462	2.1	21,212	2.8	25,093	3.2	9,481	1.2	18,043	2.2	24,714	2.9	29,242	3.3	31,400	3.2
	増減率/YOY%	20.8		24.6		18.1		12.3		10.4		16.7		16.5		16.5		7.4	
ローン事業	Loan	②+④ 7,152	1.4	12,574	2.4	16,943	3.1	19,480	3.5	7,659	1.3	14,346	2.5	19,150	3.2	22,102	3.6	-	-
	増減率/YOY%	18.7		21.1		13.7		6.2		7.1		14.1		13.0		13.5		-	-
個人向け無担保ローン	Unsecured	6,971	1.4	12,273	2.4	16,585	3.1	19,125	3.5	7,465	1.3	13,970	2.5	18,575	3.2	21,403	3.6	-	-
事業者向け無担保ローン	Small business	128	1.2	209	1.9	349	2.9	478	3.8	181	1.4	353	2.6	524	3.7	619	4.2	-	-
有担保ローン	Secured	53	2.3	91	4.3	9	0.5	-123	-	12	0.7	21	1.4	50	3.4	79	5.7	-	-
クレジット事業	Installment receivables	5	3.2	7	4.1	9	5.8	13	8.2	2	1.8	7	4.9	7	5.2	10	7.7	-	-
信用保証事業等	Credit guarantee, etc.	1,428	0.7	2,880	1.4	4,258	2.0	5,599	2.5	1,818	0.8	3,689	1.5	5,556	2.1	7,128	2.5	-	-
貸倒関連費用 (営業費用)	Credit cost (PL: Operating expenses)	9,107	1.3	19,172	2.6	26,585	3.5	31,172	3.9	10,278	1.3	20,598	2.5	28,332	2.5	35,174	3.9	36,200	3.6
期末貸倒引当金 (流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	40,375	5.7	43,563	5.9	45,224	5.9	45,930	5.8	46,729	5.7	48,487	5.8	49,551	5.8	51,866	5.8	56,600	5.7

※ 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.

アイフル不良債権 (Non-performing loans (NPL) / AIFUL) ※1

		営業債権ベース(Including off-balance)															
		2024/3						2025/3									
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4	
(百万円/ Millions of Yen)			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
ローン事業 (営業貸付金及び破産更生債権の合計) ※2	Loans outstanding and Claims provable in bankruptcy ※2 (L)	523,992	-	539,991	-	552,725	-	569,957	-	582,729	-	592,965	-	602,722	-	620,847	-
個人向け無担保	Unsecured loan	504,406	-	520,209	-	532,741	-	549,732	-	562,216	-	572,185	-	581,707	-	599,363	-
個人向け無担保以外	Secured loan and Small business loan	19,586	-	19,781	-	19,983	-	20,225	-	20,512	-	20,780	-	21,015	-	21,483	-
ローン事業 (営業貸付金及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 ①	85,192	16.3	87,786	16.3	91,062	16.5	96,860	17.0	95,616	16.4	96,029	16.2	98,211	16.3	99,986	16.1
	前年同期比/ YOY%	4.9		5.1		6.0		11.8		12.2		9.4		7.9		3.2	
個人向け無担保ローン不良債権額	NPL of Unsecured loan ②	76,122	15.1	78,813	15.2	82,360	15.5	88,365	16.1	87,372	15.5	87,997	15.4	90,270	15.5	92,162	15.4
	前年同期比/ YOY%	16.0		15.7		15.4		19.2		14.8		11.7		9.6		4.3	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	565	0.1	488	0.1	520	0.1	651	0.1	635	0.1	626	0.1	718	0.1	812	0.1
危険債権	Doubtful receivables	21,678	4.3	22,279	4.3	24,059	4.5	25,440	4.6	24,804	4.4	24,871	4.4	26,192	4.5	28,666	4.8
三月以上延滞債権	Receivables past due for three months or more	10,911	2.2	10,762	2.1	10,390	2.0	9,012	1.6	10,309	1.8	9,947	1.7	10,015	1.7	8,990	1.5
貸出条件緩和債権	Restructured receivables	42,967	8.5	45,282	8.7	47,390	8.9	53,260	9.7	51,623	9.2	52,551	9.2	53,342	9.2	53,692	9.0
個人向け無担保ローン以外不良債権額 ※3	NPL of receivables other than Unsecured loan ※3	9,069	46.3	8,972	45.4	8,701	43.5	8,495	42.0	8,243	40.2	8,031	38.7	7,941	37.8	7,824	36.4
	前年同期比/ YOY%	-41.7		-41.6		-40.3		-32.2		-9.1		-10.5		-8.7		-7.9	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt	6,529	33.3	6,371	32.2	6,141	30.7	5,843	28.9	5,657	27.6	5,478	26.4	5,323	25.3	5,211	24.3
危険債権	Doubtful receivables	1,315	6.7	1,347	6.8	1,347	6.8	1,381	6.8	1,364	6.7	1,347	6.5	1,398	6.7	1,412	6.6
三月以上延滞債権	Receivables past due for three months or more	187	1.0	222	1.1	209	1.1	225	1.1	201	1.0	216	1.0	252	1.2	236	1.1
貸出条件緩和債権	Restructured receivables	1,036	5.3	1,030	5.2	1,003	5.0	1,045	5.2	1,020	5.0	988	4.8	966	4.6	963	4.5
ローン事業以外の不良債権 ※4	Other NPL ※4	12,520	-	13,118	-	14,016	-	14,799	-	15,584	-	16,197	-	16,704	-	17,452	-
	前年同期比/ YOY%	28.9		26.9		26.3		25.0		24.5		23.5		19.2		17.9	
期末貸倒引当金	Allowance for NPL ③	47,438	-	50,503	-	51,922	-	52,367	-	53,025	-	54,662	-	55,617	-	58,333	-
流動	Current assets ④	40,375	-	43,563	-	45,224	-	45,930	-	46,729	-	48,487	-	49,551	-	51,866	-
固定	Non-current assets	7,062	-	6,940	-	6,698	-	6,436	-	6,296	-	6,174	-	6,065	-	6,467	-
NPLカバー率 (ローン事業)	Coverage ratio (All) ③/①	55.7	-	57.5	-	57.0	-	54.1	-	55.5	-	56.9	-	56.6	-	58.3	-
NPLカバー率 (うち、個人向け無担保ローン)	Coverage ratio (Unsecured loan) ④/②	53.0	-	55.3	-	54.9	-	52.0	-	53.5	-	55.1	-	54.9	-	56.3	-

※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あります。

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 個人向け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 信用保証事業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.

アイフル個人向け無担保ローン債権ポートフォリオ (Unsecured 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)		2024/3					2025/3				
		Q1	Q2	Q3	Q4	構成比	Q1	Q2	Q3	Q4	構成比
千件/Thousand (Accounts)		C.R.(%)					C.R.(%)				
貸付利率/ Interest rate	合計(Total)	1,140	1,191	1,217	1,243	100.0	1,269	1,294	1,307	1,335	100.0
	=<15.0%	294	301	309	325	26.2	324	330	336	346	26.0
	15.0%<=<18.0%	840	884	902	913	73.4	940	959	966	984	73.7
	18.0%<=<20.0%	0	0	0	0	0.0	0	0	0	0	0.0
	20.0%<	5	5	4	4	0.4	4	4	4	3	0.3

百万円/Million yen (Unsecured loan outstanding)		2024/3					2025/3				
貸付利率/ Interest rate	合計(Total)	503,277	519,149	531,668	548,554	100.0	561,051	571,014	580,444	597,976	100.0
	=<15.0%	244,864	251,252	257,116	269,085	49.1	272,681	276,955	281,978	291,912	48.8
	15.0%<=<18.0%	256,054	265,667	272,433	277,446	50.6	286,448	292,231	296,722	304,401	50.9
	18.0%<=<20.0%	100	91	86	84	0.0	82	77	68	66	0.0
	20.0%<	2,257	2,138	2,032	1,938	0.4	1,838	1,749	1,674	1,594	0.3

(2) 貸付金額別残高構成(Breakdown by loan amount)		2024/3					2025/3				
		Q1	Q2	Q3	Q4	構成比	Q1	Q2	Q3	Q4	構成比
千件/Thousand (Accounts)		C.R.(%)					C.R.(%)				
残高 (千円) / Loan amount (Thousands of yen)		1,140	1,191	1,217	1,243	100.0	1,269	1,294	1,307	1,335	100.0
	=<100	257	275	277	278	22.4	281	285	280	279	20.9
	100<=<200	133	141	142	145	11.7	149	153	156	162	12.2
	200<=<300	142	149	153	157	12.7	162	166	171	175	13.1
	300<=<400	110	114	117	120	9.7	122	125	129	133	10.0
	400<=<500	223	232	242	250	20.1	257	261	265	269	20.2
	500<=<1,000	161	164	167	171	13.8	173	174	177	182	13.7
	1,000<	111	113	115	120	9.7	123	124	127	131	9.9

百万円/Million yen (Unsecured loan outstanding)		2024/3					2025/3				
残高 (千円) / Loan amount (Thousands of yen)		503,277	519,149	531,668	548,554	100.0	561,051	571,014	580,444	597,976	100.0
	=<100	11,553	12,212	12,168	12,281	2.2	12,413	12,609	12,308	12,330	2.1
	100<=<200	20,540	21,698	21,863	22,310	4.1	22,987	23,606	24,077	25,033	4.2
	200<=<300	36,612	38,404	39,437	40,610	7.4	41,760	42,948	44,016	45,002	7.5
	300<=<400	38,811	40,172	41,369	42,436	7.7	43,219	44,300	45,461	46,889	7.8
	400<=<500	104,357	108,930	113,526	117,044	21.3	120,196	122,442	124,104	126,005	21.1
	500<=<1,000	122,433	124,442	126,432	129,319	23.6	130,743	131,884	133,640	137,647	23.0
	1,000<	168,967	173,288	176,869	184,552	33.6	189,730	193,222	196,833	205,067	34.3

**AGビジネスサポート (AG BUSINESS SUPPORT)**

営業債権ベース(Including off-balance)

**(1) 営業実績 (Operating results)**

		2024/3					2025/3					2026/3						
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)					
<b>ローン事業(営業貸付金残高)</b>	<b>Loans outstanding</b>	(百万円/ Millions of Yen)		<b>74,334</b>	<b>79,463</b>	<b>84,495</b>	<b>90,019</b>	<b>26.1</b>	<b>94,059</b>	<b>26.5</b>	<b>99,184</b>	<b>24.8</b>	<b>103,466</b>	<b>22.5</b>	<b>108,009</b>	<b>20.0</b>	<b>125,400</b>	<b>16.1</b>
事業者向け無担保ローン	Small business	62,962	67,036	70,534	74,982	23.6	77,867	23.7	80,971	20.8	82,980	17.6	85,358	13.8	96,100	12.6	96,100	12.6
有担保ローン	Secured	11,372	12,426	13,960	15,037	40.8	16,192	42.4	18,212	46.6	20,485	46.7	22,651	50.6	26,200	15.7	26,200	15.7
<b>ローン事業口座数(残高あり)</b>	<b>N.of customer accounts</b>	(千件/ Thousand)		<b>30</b>	<b>31</b>	<b>33</b>	<b>34</b>	<b>17.2</b>	<b>35</b>	<b>17.6</b>	<b>37</b>	<b>15.9</b>	<b>38</b>	<b>15.2</b>	<b>39</b>	<b>14.5</b>	-	-
事業者ローン	Small business	29	30	32	33	16.3	34	16.6	35	14.7	36	13.9	37	13.0	37	13.0	-	-
有担保ローン	Secured	0	1	1	1	46.1	1	48.1	1	51.1	1	51.9	2	51.7	2	51.7	-	-
<b>新規顧客件数</b>	<b>New accounts</b>	(件/ Number)		<b>2,223</b>	<b>4,666</b>	<b>7,431</b>	<b>10,010</b>	<b>34.7</b>	<b>2,663</b>	<b>19.8</b>	<b>5,266</b>	<b>12.9</b>	<b>7,751</b>	<b>4.3</b>	<b>10,348</b>	<b>3.4</b>	<b>9,699</b>	<b>-6.3</b>
<b>実質平均利回り ※</b>	<b>Average yield ※</b>	(%)		-	-	-	<b>11.7</b>	-	-	-	-	-	-	-	<b>11.2</b>	<b>-0.5</b>	-	-

※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

会計ベース(On-balance)

**(2) 損益の内訳 (Revenue and Expenses)**

		2024/3					2025/3					2026/3						
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)					
(百万円/ Millions of Yen)																		
<b>営業収益</b>	<b>Operating revenue</b>	<b>2,268</b>	<b>4,727</b>	<b>7,443</b>	<b>10,310</b>	<b>33.3</b>	<b>3,000</b>	<b>32.2</b>	<b>6,247</b>	<b>32.2</b>	<b>9,751</b>	<b>31.0</b>	<b>13,285</b>	<b>28.9</b>	<b>16,300</b>	<b>22.7</b>	<b>16,300</b>	<b>22.7</b>
営業貸付金利息	Interest on operating loans	1,396	2,958	4,722	6,615	39.0	2,030	45.4	4,056	37.1	6,130	29.8	8,274	25.1	10,000	20.8	10,000	20.8
その他	Other	872	1,769	2,720	3,694	24.3	969	11.2	2,191	23.9	3,621	33.1	5,010	35.6	6,200	23.7	6,200	23.7
<b>営業費用</b>	<b>Operating expenses</b>	<b>2,249</b>	<b>4,341</b>	<b>6,584</b>	<b>10,348</b>	<b>74.4</b>	<b>2,974</b>	<b>32.2</b>	<b>5,781</b>	<b>33.2</b>	<b>8,226</b>	<b>24.9</b>	<b>12,550</b>	<b>21.3</b>	<b>13,300</b>	<b>6.0</b>	<b>13,300</b>	<b>6.0</b>
金融費用	Financial expenses	144	309	483	672	27.1	207	43.7	424	37.1	661	36.9	909	35.3	-	-	-	-
貸倒費用	Credit cost	1,344	2,493	3,730	6,405	108.4	1,842	37.0	3,477	39.4	4,711	26.3	7,837	22.4	-	-	-	-
広告宣伝費	Advertising expenses	233	480	715	989	51.9	249	7.0	487	1.5	733	2.5	1,014	2.5	-	-	-	-
人件費	Personnel expenses	233	458	701	934	33.0	257	10.5	508	10.9	795	13.4	1,076	15.2	-	-	-	-
その他	Other	294	598	954	1,346	37.8	416	41.7	882	47.3	1,325	38.8	1,711	27.2	-	-	-	-
<b>営業利益</b>	<b>Operating profit (loss)</b>	<b>19</b>	<b>385</b>	<b>858</b>	<b>-38</b>	<b>-</b>	<b>25</b>	<b>36.0</b>	<b>466</b>	<b>20.9</b>	<b>1,525</b>	<b>77.7</b>	<b>734</b>	<b>-</b>	<b>2,900</b>	<b>294.7</b>	<b>2,900</b>	<b>294.7</b>
営業外収益	Non-operating income	2	9	13	17	41.7	4	69.7	8	-5.3	13	-4.6	17	-0.2	-	-	-	-
営業外費用	Non-operating expenses	2	19	20	20	554.4	0	-76.1	0	-95.2	0	-97.6	5	-74.0	-	-	-	-
<b>経常利益</b>	<b>Ordinary profit (loss)</b>	<b>19</b>	<b>375</b>	<b>852</b>	<b>-41</b>	<b>-</b>	<b>30</b>	<b>52.2</b>	<b>474</b>	<b>26.2</b>	<b>1,538</b>	<b>80.5</b>	<b>746</b>	<b>-</b>	<b>2,900</b>	<b>288.3</b>	<b>2,900</b>	<b>288.3</b>
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>税引前利益</b>	<b>Profit (loss) before income taxes</b>	<b>19</b>	<b>375</b>	<b>852</b>	<b>-41</b>	<b>-</b>	<b>30</b>	<b>52.2</b>	<b>474</b>	<b>26.2</b>	<b>1,538</b>	<b>80.5</b>	<b>746</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
法人税・住民税及び事業税	Income taxes-current	102	472	823	1,145	9.7	235	129.2	738	56.3	1,284	56.0	1,313	14.7	-	-	-	-
法人税等調整額	Income taxes-deferred	-28	-246	-387	-878	-	-146	409.1	-417	69.3	-547	41.5	-1,101	-	-	-	-	-
<b>当期純利益</b>	<b>Profit (loss)</b>	<b>-54</b>	<b>150</b>	<b>416</b>	<b>-307</b>	<b>-</b>	<b>-58</b>	<b>8.6</b>	<b>153</b>	<b>2.5</b>	<b>801</b>	<b>92.6</b>	<b>534</b>	<b>-</b>	<b>1,700</b>	<b>218.0</b>	<b>1,700</b>	<b>218.0</b>

**AGメディカル (AG MEDICAL)**
**(1) 営業実績 (Operating results)**

			2024/3				2025/3				2026/3						
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Plan						
			YoY(%)				YoY(%)				YoY(%)						
<b>ローン事業(営業貸付金残高)</b>	<b>Total receivable outstanding</b>	(百万円/ Millions of Yen)	<b>13,771</b>	<b>15,337</b>	<b>17,193</b>	<b>18,524</b>	<b>44.8</b>	<b>19,102</b>	<b>38.7</b>	<b>19,512</b>	<b>27.2</b>	<b>20,481</b>	<b>19.1</b>	<b>21,756</b>	<b>17.4</b>	<b>23,600</b>	<b>8.5</b>
有担保ローン	Secured		13,771	15,337	17,193	18,524	44.8	19,102	38.7	19,512	27.2	20,481	19.1	21,756	17.4	23,600	8.5
<b>ローン事業口座数 (残高あり)</b>	<b>N.of customer accounts</b>	(件/ Number)	<b>727</b>	<b>817</b>	<b>892</b>	<b>971</b>	<b>41.8</b>	<b>1,029</b>	<b>41.5</b>	<b>1,098</b>	<b>34.4</b>	<b>1,165</b>	<b>30.6</b>	<b>1,239</b>	<b>27.6</b>	-	-
有担保ローン	Secured		727	817	892	971	41.8	1,029	41.5	1,098	34.4	1,165	30.6	1,239	27.6	-	-
<b>新規顧客件数</b>	<b>New accounts</b>	(件/ Number)	<b>75</b>	<b>186</b>	<b>279</b>	<b>387</b>	<b>27.7</b>	<b>89</b>	<b>18.7</b>	<b>197</b>	<b>5.9</b>	<b>302</b>	<b>8.2</b>	<b>422</b>	<b>9.0</b>	<b>424</b>	<b>0.5</b>
<b>実質平均利回り ※</b>	<b>Average yield ※</b>	(%)	-	-	-	<b>8.5</b>	-	-	-	-	-	-	-	<b>8.6</b>	<b>0.1</b>	-	-

※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) 損益の内訳 (Revenue and Expenses)**

			2024/3				2025/3				2026/3						
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Plan						
			YoY(%)				YoY(%)				YoY(%)						
(百万円/ Millions of Yen)																	
<b>営業収益</b>	<b>Operating revenue</b>		<b>295</b>	<b>616</b>	<b>970</b>	<b>1,358</b>	<b>52.2</b>	<b>418</b>	<b>41.9</b>	<b>859</b>	<b>39.5</b>	<b>1,310</b>	<b>34.5</b>	<b>1,772</b>	<b>30.5</b>	<b>2,000</b>	<b>12.9</b>
営業貸付金利息	Interest on operating loans		287	604	954	1,338	51.2	409	42.4	831	37.6	1,273	33.4	1,729	29.2	2,000	15.7
その他	Other		7	11	16	19	160.2	9	21.1	27	135.5	36	127.8	42	114.5	0	-
<b>営業費用</b>	<b>Operating expenses</b>		<b>221</b>	<b>428</b>	<b>709</b>	<b>1,122</b>	<b>34.3</b>	<b>348</b>	<b>57.3</b>	<b>698</b>	<b>63.1</b>	<b>1,008</b>	<b>42.1</b>	<b>1,492</b>	<b>33.0</b>	<b>1,700</b>	<b>13.9</b>
金融費用	Financial expenses		44	94	145	202	36.6	60	35.6	123	30.4	192	31.9	263	30.3	-	-
貸倒費用	Credit cost		69	108	209	434	47.7	176	155.2	349	222.0	462	121.0	756	74.1	-	-
広告宣伝費	Advertising expenses		13	27	44	62	44.7	8	-38.1	19	-30.7	26	-40.1	39	-36.9	-	-
人件費	Personnel expenses		59	117	182	244	20.3	63	7.3	120	2.0	190	4.6	253	3.7	-	-
その他	Other		35	80	127	177	21.7	39	13.1	86	8.5	132	4.3	178	0.6	-	-
<b>営業利益</b>	<b>Operating profit (loss)</b>		<b>73</b>	<b>187</b>	<b>261</b>	<b>235</b>	<b>312.1</b>	<b>70</b>	<b>-4.7</b>	<b>160</b>	<b>-14.4</b>	<b>301</b>	<b>15.7</b>	<b>279</b>	<b>18.6</b>	<b>300</b>	<b>7.2</b>
営業外収益	Non-operating income		0	0	0	0	20.0	0	66.7	0	14.3	0	-7.7	0	-11.1	-	-
営業外費用	Non-operating expenses		-	-	1	1	-	-	-	0	-	0	-60.3	0	-60.3	-	-
<b>経常利益</b>	<b>Ordinary profit (loss)</b>		<b>73</b>	<b>187</b>	<b>259</b>	<b>234</b>	<b>309.4</b>	<b>70</b>	<b>-4.7</b>	<b>159</b>	<b>-14.7</b>	<b>301</b>	<b>16.1</b>	<b>279</b>	<b>19.1</b>	<b>300</b>	<b>7.5</b>
特別利益	Extraordinary income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>税引前利益</b>	<b>Profit (loss) before income taxes</b>		<b>73</b>	<b>187</b>	<b>259</b>	<b>234</b>	<b>309.4</b>	<b>70</b>	<b>-4.7</b>	<b>159</b>	<b>-14.7</b>	<b>301</b>	<b>16.1</b>	<b>279</b>	<b>19.1</b>	-	-
法人税・住民税及び事業税	Income taxes-current		19	64	105	159	95.4	84	326.5	134	109.3	201	91.2	265	66.7	-	-
法人税等調整額	Income taxes-deferred		4	-4	-14	-75	-	-26	-	-75	-	-92	-	-129	-	-	-
<b>当期純利益</b>	<b>Profit (loss)</b>		<b>49</b>	<b>127</b>	<b>168</b>	<b>150</b>	<b>782.4</b>	<b>12</b>	<b>-75.1</b>	<b>101</b>	<b>-20.7</b>	<b>192</b>	<b>14.4</b>	<b>143</b>	<b>-4.9</b>	<b>200</b>	<b>39.6</b>

ライフカード営業実績 (Operating Results / LIFE CARD)

		営業債権ベース(Including off-balance)																
(1) 営業実績 (Operating results)		2024/3					2025/3					2026/3						
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
<b>営業債権合計</b>	<b>Total receivable outstanding</b> (百万円/ Millions of Yen)	<b>169,011</b>	<b>169,172</b>	<b>174,337</b>	<b>175,334</b>	<b>2.8</b>	<b>173,330</b>	<b>2.6</b>	<b>173,212</b>	<b>2.4</b>	<b>178,239</b>	<b>2.2</b>	<b>177,791</b>	<b>1.4</b>	<b>186,400</b>	<b>4.8</b>		
クレジット事業 (割賦売掛金残高)	Installment receivables	105,524	105,492	111,051	111,725	4.2	109,941	4.2	110,291	4.5	116,205	4.6	115,492	3.4	122,800	6.3		
うち分割払い	Installment payments	12,558	13,003	13,524	13,917	15.2	14,235	13.4	14,776	13.6	15,799	16.8	16,193	16.4	-	-		
うちリボルビング払い	Revolving payments	40,163	40,357	40,525	39,734	-0.5	39,995	-0.4	40,172	-0.5	40,388	-0.3	39,573	-0.4	-	-		
ローン事業 (営業貸付金残高)	Loans (Cash advance)	32,472	32,198	31,530	31,672	-2.2	31,464	-3.1	31,053	-3.6	30,308	-3.9	30,727	-3.0	31,700	3.2		
信用保証事業 (支払承諾見返)	Credit guarantee	29,171	29,468	29,622	29,568	1.9	29,554	1.0	29,411	-0.2	29,225	-1.3	28,926	-2.2	29,000	0.3		
その他営業債権	Other	1,843	2,012	2,133	2,367	28.0	2,370	28.6	2,456	22.0	2,500	17.2	2,644	11.7	2,800	5.9		
<b>クレジットカード(Credit card)</b>																		
<b>有効カード会員数</b>	<b>Number of card holders</b> (千人/ Thousand)	<b>5,112</b>	<b>5,064</b>	<b>5,041</b>	<b>5,051</b>	<b>-1.8</b>	<b>5,034</b>	<b>-1.5</b>	<b>5,027</b>	<b>-0.7</b>	<b>5,028</b>	<b>-0.3</b>	<b>5,035</b>	<b>-0.3</b>	-	-		
プロパー	Proper	1,370	1,363	1,363	1,373	-0.2	1,381	0.8	1,382	1.4	1,379	1.2	1,371	-0.1	-	-		
提携	Affinity	3,742	3,701	3,678	3,678	-2.3	3,653	-2.4	3,644	-1.5	3,648	-0.8	3,664	-0.4	-	-		
<b>新規発行数</b>	<b>Number of new issue</b> (千枚/ Thousand)	<b>110</b>	<b>205</b>	<b>311</b>	<b>465</b>	<b>-2.8</b>	<b>117</b>	<b>6.3</b>	<b>241</b>	<b>17.8</b>	<b>368</b>	<b>18.5</b>	<b>516</b>	<b>11.1</b>	-	-		
プロパー	Proper	36	70	105	153	-4.1	44	20.3	82	17.3	115	9.2	145	-5.3	-	-		
提携	Affinity	74	134	205	311	-2.1	73	-0.6	159	18.1	253	23.2	371	19.1	-	-		
<b>取扱高</b>	<b>Transaction volume</b> (百万円/ Millions of Yen)	<b>189,176</b>	<b>378,950</b>	<b>575,931</b>	<b>770,255</b>	<b>3.8</b>	<b>196,047</b>	<b>3.6</b>	<b>393,332</b>	<b>3.8</b>	<b>598,328</b>	<b>3.9</b>	<b>799,173</b>	<b>3.8</b>	-	-		
ショッピング	Shopping	181,712	364,357	554,113	741,515	4.0	188,954	4.0	379,716	4.2	577,988	4.3	771,942	4.1	-	-		
キャッシング	Cashing	7,463	14,593	21,818	28,740	-0.4	7,093	-5.0	13,616	-6.7	20,340	-6.8	27,230	-5.3	-	-		
参考) ショッピング買上実績	ref. Shopping volume (excluding charges)	181,334	363,606	552,978	739,996	4.0	188,562	4.0	378,925	4.2	576,791	4.3	770,334	4.1	-	-		
<b>(2) 社員数(N. of Total Employees)</b>																		
		2024/3					2025/3					2026/3						
		Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	Plan	YoY
<b>社員数</b>	<b>N. of total employees</b> (人)	<b>832</b>	<b>836</b>	<b>889</b>	<b>888</b>	<b>44</b>	<b>888</b>	<b>56</b>	<b>887</b>	<b>51</b>	<b>886</b>	<b>-3</b>	<b>884</b>	<b>-4</b>	-	-		
正社員数	N. of employees (regularly payroll)	402	408	415	416	15	422	20	423	15	422	7	421	5	-	-		

ライフカード損益計算書 (Revenue and Expenses / LIFE CARD)

会計ベース(On-balance)

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)			
(百万円/ Millions of Yen)																
<b>営業収益</b>	<b>Operating revenue</b>	<b>9,327</b>	<b>18,703</b>	<b>28,410</b>	<b>37,714</b>	<b>5.6</b>	<b>9,514</b>	<b>2.0</b>	<b>19,032</b>	<b>1.8</b>	<b>28,987</b>	<b>2.0</b>	<b>38,545</b>	<b>2.2</b>	<b>41,600</b>	<b>7.9</b>
クレジット事業 (信用購入あっせん収益)	Revenue from installment receivable	5,266	10,721	16,390	21,559	5.5	5,401	2.6	11,103	3.6	17,036	3.9	22,837	5.9	25,400	11.2
ローン事業 (営業貸付金利息)	Interests on loans	978	1,864	2,844	3,721	1.8	941	-3.7	1,688	-9.4	2,623	-7.8	3,336	-10.3	3,400	1.9
信用保証事業 (信用保証収益)	Revenue from credit guarantee	473	949	1,429	1,908	3.6	480	1.6	960	1.1	1,434	0.4	1,903	-0.3	1,800	-5.5
その他	Other operating revenue	2,609	5,167	7,745	10,524	7.7	2,690	3.1	5,280	2.2	7,892	1.9	10,467	-0.5	10,700	2.2
<b>営業費用</b>	<b>Operating expenses</b>	<b>8,961</b>	<b>18,123</b>	<b>27,338</b>	<b>36,852</b>	<b>7.1</b>	<b>9,330</b>	<b>4.1</b>	<b>18,632</b>	<b>2.8</b>	<b>28,140</b>	<b>2.9</b>	<b>37,953</b>	<b>3.0</b>	<b>41,300</b>	<b>8.8</b>
金融費用	Financial expenses	253	554	838	1,147	3.3	341	34.8	667	20.4	988	18.0	1,353	17.9	-	-
貸倒関連費用	Credit cost	1,287	2,507	3,721	5,092	12.4	995	-22.6	2,078	-17.1	3,080	-17.2	4,232	-16.9	-	-
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
広告宣伝費	Advertising expenses	417	1,102	1,869	2,718	33.9	526	26.0	1,026	-6.9	1,431	-23.4	2,102	-22.7	-	-
人件費	Personnel expenses	1,317	2,554	3,894	5,176	3.4	1,355	2.9	2,601	1.8	3,927	0.8	5,173	-0.1	-	-
その他の営業費用	Other operating expenses (SG&A)	5,686	11,403	17,014	22,717	4.5	6,111	7.5	12,258	7.5	18,711	10.0	25,090	10.5	-	-
販売促進費	Sales promotion expenses	763	1,503	2,186	3,149	-2.6	789	3.4	1,554	3.4	2,382	9.0	3,279	4.1	-	-
支払手数料	Commission fee	2,829	5,761	8,624	11,586	9.5	3,182	12.5	6,552	13.7	10,057	16.6	13,327	15.0	-	-
通信費	Communication expenses	431	805	1,191	1,577	-11.3	370	-14.2	734	-8.8	1,135	-4.7	1,552	-1.6	-	-
減価償却費	Depreciation expenses	346	707	1,100	1,511	4.8	400	15.6	799	13.0	1,209	9.9	1,595	5.6	-	-
地代家賃・賃借料	Rent expenses on land and buildings	26	48	75	99	5.1	27	5.7	52	7.9	98	31.0	122	22.2	-	-
その他	Other	1,289	2,577	3,836	4,792	4.0	1,340	3.9	2,565	-0.5	3,828	-0.2	5,213	8.8	-	-
<b>営業利益</b>	<b>Operating profit</b>	<b>366</b>	<b>580</b>	<b>1,071</b>	<b>861</b>	<b>-33.6</b>	<b>184</b>	<b>-49.6</b>	<b>400</b>	<b>-31.0</b>	<b>846</b>	<b>-21.0</b>	<b>592</b>	<b>-31.3</b>	<b>200</b>	<b>-66.2</b>
営業外収益	Non-operating income	25	52	72	95	-26.8	17	-29.9	43	-16.6	71	-2.0	99	4.5	-	-
営業外費用	Non-operating expenses	5	6	7	9	35.0	2	-64.1	5	-23.9	5	-25.6	9	0.2	-	-
<b>経常利益</b>	<b>Ordinary profit</b>	<b>385</b>	<b>626</b>	<b>1,136</b>	<b>947</b>	<b>-33.3</b>	<b>199</b>	<b>-48.1</b>	<b>439</b>	<b>-29.9</b>	<b>911</b>	<b>-19.8</b>	<b>682</b>	<b>-28.0</b>	<b>200</b>	<b>-70.7</b>
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	47	47	-79.7	-	-	-	-	-	-	-	-	-	-
<b>税引前利益</b>	<b>Profit before income taxes</b>	<b>385</b>	<b>626</b>	<b>1,089</b>	<b>899</b>	<b>-24.2</b>	<b>199</b>	<b>-48.1</b>	<b>439</b>	<b>-29.9</b>	<b>911</b>	<b>-16.3</b>	<b>682</b>	<b>-24.2</b>	<b>-</b>	<b>-</b>
法人税・住民税及び事業税	Income taxes - current	20	72	142	92	-69.7	-124	-717.9	-58	-180.6	-21	-115.4	-25	-	-	-
法人税等調整額	Income taxes - deferred	98	136	183	443	-	-105	-207.1	-168	-223.5	-139	-176.0	-65	-	-	-
<b>当期純利益</b>	<b>Profit</b>	<b>267</b>	<b>417</b>	<b>763</b>	<b>363</b>	<b>-60.1</b>	<b>429</b>	<b>60.7</b>	<b>665</b>	<b>59.3</b>	<b>1,072</b>	<b>40.5</b>	<b>772</b>	<b>112.3</b>	<b>200</b>	<b>-74.1</b>

**AGペイメントサービス (AG Payment Service)**
**(1) 営業実績 (Operating results)**

		2024/3					2025/3					2026/3					
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)				
							YoY(%)					YoY(%)					
<b>営業債権合計</b>	<b>Total receivable outstanding</b>	(百万円/ Millions of Yen)	<b>42,414</b>	<b>49,223</b>	<b>55,219</b>	<b>61,985</b>	<b>74.1</b>	<b>69,642</b>	<b>64.2</b>	<b>77,653</b>	<b>57.8</b>	<b>83,993</b>	<b>52.1</b>	<b>87,752</b>	<b>41.6</b>	<b>113,500</b>	<b>29.3</b>
クレジット事業 (割賦売掛金残高)	Installment receivables		42,304	49,113	55,121	61,902	74.4	69,565	64.4	77,585	58.0	83,931	52.3	87,699	41.7	113,400	29.3
保証事業 (支払承諾見返)	Guarantee		109	110	98	83	-25.7	77	-28.9	68	-38.0	61	-37.9	52	-37.3	0	-
<b>口座数</b>	<b>N. of account</b>	(千件/ Thousand)	<b>94</b>	<b>106</b>	<b>118</b>	<b>130</b>	<b>60.4</b>	<b>143</b>	<b>52.6</b>	<b>157</b>	<b>47.6</b>	<b>167</b>	<b>41.4</b>	<b>173</b>	<b>32.6</b>	-	-
<b>実質平均利回り ※</b>	<b>Average yield ※</b>	(%)	-	-	-	<b>9.6</b>	-	-	-	-	-	-	-	<b>9.7</b>	<b>0.1</b>	-	-
<b>売上実績 (後払い)</b>	<b>Transaction volume (BNPL)</b>	(百万円/ Millions of Yen)	<b>3,387</b>	<b>6,564</b>	<b>9,782</b>	<b>12,898</b>	<b>-32.5</b>	<b>2,803</b>	<b>-17.3</b>	<b>4,953</b>	<b>-24.5</b>	<b>7,070</b>	<b>-27.7</b>	<b>9,069</b>	<b>-29.7</b>	-	-

※実質平均利回り = 信用購入あっせん収益 / ((割賦売掛金期初残高 + 割賦売掛金期末残高) ÷ 2) (%) ※Average yield = Interest on operating loans / ((Loans outstanding at the beginning of FY + Loans outstanding at the end of FY) ÷ 2) (%)

**(2) 損益の内訳 (Revenue and Expenses)**

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)			
							YoY(%)					YoY(%)				
(百万円/ Millions of Yen)							YoY(%)					YoY(%)				
<b>営業収益</b>	<b>Operating revenue</b>	<b>1,101</b>	<b>2,374</b>	<b>3,801</b>	<b>5,435</b>	<b>52.3</b>	<b>1,790</b>	<b>62.6</b>	<b>3,659</b>	<b>54.1</b>	<b>5,637</b>	<b>48.3</b>	<b>7,806</b>	<b>43.6</b>	<b>9,900</b>	<b>26.8</b>
クレジット事業 (信用購入あっせん収益)	Revenue from installment receivable	920	2,012	3,278	4,663	76.1	1,635	77.8	3,368	67.4	5,214	59.0	7,252	55.5	-	-
その他	Other operating revenue	180	361	523	771	-16.2	154	-14.3	290	-19.6	422	-19.2	554	-28.2	-	-
<b>営業費用</b>	<b>Operating expenses</b>	<b>1,061</b>	<b>2,108</b>	<b>3,179</b>	<b>5,503</b>	<b>43.3</b>	<b>1,513</b>	<b>42.6</b>	<b>2,993</b>	<b>42.0</b>	<b>4,475</b>	<b>40.8</b>	<b>5,949</b>	<b>8.1</b>	<b>6,100</b>	<b>2.5</b>
金融費用	Financial expenses	123	269	421	587	60.2	183	47.9	387	43.8	628	49.2	876	49.2	-	-
貸倒関連費用	Credit cost	550	1,080	1,593	3,325	53.4	878	59.8	1,723	59.6	2,503	57.2	3,254	-2.1	-	-
支払手数料	Commission fee	138	290	438	596	23.7	164	19.0	318	9.5	482	10.0	677	13.6	-	-
人件費	Personnel expenses	120	237	361	481	33.8	147	21.8	274	15.3	435	20.5	571	18.7	-	-
その他の営業費用	Other operating expenses (SG&A)	128	230	364	512	10.7	139	8.7	289	25.7	424	16.5	568	11.0	-	-
<b>営業利益</b>	<b>Operating profit</b>	<b>39</b>	<b>266</b>	<b>622</b>	<b>-67</b>	<b>-</b>	<b>277</b>	<b>598.3</b>	<b>666</b>	<b>150.1</b>	<b>1,162</b>	<b>86.6</b>	<b>1,856</b>	<b>-</b>	<b>3,800</b>	<b>104.6</b>
営業外収益	Non-operating income	0	0	1	4		0	3.5	1	24.8	1	21.3	2	-45.5	-	-
営業外費用	Non-operating expenses	0	0	0	0		0	-70.9	0	-75.8	0	37.3	1	153.8	-	-
<b>経常利益</b>	<b>Ordinary profit</b>	<b>40</b>	<b>267</b>	<b>623</b>	<b>-63</b>	<b>-</b>	<b>277</b>	<b>-</b>	<b>667</b>	<b>149.8</b>	<b>1,163</b>	<b>86.5</b>	<b>1,858</b>	<b>-</b>	<b>3,800</b>	<b>104.5</b>
特別利益	Extraordinary income	-	-	-	-	-68.2	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	1,529	-74.5	-	-	-	-	-	-	-	-	-	-
<b>税引前利益</b>	<b>Profit before income taxes</b>	<b>40</b>	<b>267</b>	<b>623</b>	<b>-1,593</b>	<b>-</b>	<b>277</b>	<b>-</b>	<b>667</b>	<b>149.8</b>	<b>1,163</b>	<b>86.5</b>	<b>1,858</b>	<b>-</b>	<b>-</b>	<b>-</b>
法人税・住民税及び事業税	Income taxes - current	71	86	215	96	-71.8	248	247.0	465	438.0	705	227.7	1,072	-	-	-
法人税等調整額	Income taxes - deferred	-10	-247	-298	-856	-	-145	-	-253	-	-342	-	-501	-	-	-
<b>当期純利益</b>	<b>Profit</b>	<b>-20</b>	<b>427</b>	<b>706</b>	<b>-833</b>	<b>-</b>	<b>175</b>	<b>-</b>	<b>455</b>	<b>6.4</b>	<b>800</b>	<b>13.2</b>	<b>1,286</b>	<b>-</b>	<b>2,700</b>	<b>109.9</b>

**ビットキャッシュ (BitCash)**

**(1) 営業実績 (Operating results)**

		2024/3					2025/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)													
加盟店数	Number of affiliated merchants (店/num)	1,475	1,461	1,486	1,491	18.0	1,416	1,368	1,290	1,304	-12.5	-	-
カード販売額	Card Sales Amount	13,953	27,200	40,078	51,975	-14.5	11,726	23,499	34,621	45,196	-13.0	50,700	12.2
決済額	Transaction Amount	13,778	26,935	39,684	51,594	-14.3	11,726	23,483	34,592	45,319	-12.2	50,300	11.0

**(2) 損益の内訳 (Revenue and Expenses)**

		2024/3					2025/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)													
<b>営業収益</b>	<b>Operating revenue</b>	<b>1,262</b>	<b>2,781</b>	<b>3,929</b>	<b>5,003</b>	<b>-8.8</b>	<b>1,112</b>	<b>2,217</b>	<b>3,245</b>	<b>4,254</b>	<b>-15.0</b>	<b>4,700</b>	<b>10.5</b>
受取手数料	Commission income	1,138	2,212	3,244	4,222	-14.6	995	1,988	2,927	3,830	-9.3	-	-
退職益	Breakage revenue	109	544	642	720	57.6	102	202	279	370	-48.6	-	-
その他	Other	14	25	42	59	-30.2	14	25	37	53	-10.6	-	-
<b>営業費用</b>	<b>Operating expenses</b>	<b>851</b>	<b>1,695</b>	<b>2,492</b>	<b>3,266</b>	<b>-10.7</b>	<b>770</b>	<b>1,560</b>	<b>2,317</b>	<b>3,043</b>	<b>-6.8</b>	<b>3,400</b>	<b>11.7</b>
金融費用	Financial expenses	-	-	-	-	-	-	-	-	-	-	-	-
広告宣伝費	Advertising expenses	15	32	48	64	217.1	15	30	40	40	-37.1	-	-
支払手数料	Commission fee	657	1,280	1,872	2,430	-14.0	552	1,103	1,617	2,113	-13.1	-	-
人件費	Personnel expenses	67	139	209	285	13.1	81	165	258	350	22.9	-	-
減価償却費	Depreciation expenses	58	118	178	239	-4.1	58	116	175	236	-1.1	-	-
その他	Other	52	124	183	246	-19.8	62	144	226	302	22.6	-	-
<b>営業利益</b>	<b>Operating profit (loss)</b>	<b>411</b>	<b>1,085</b>	<b>1,437</b>	<b>1,737</b>	<b>-5.2</b>	<b>341</b>	<b>656</b>	<b>927</b>	<b>1,211</b>	<b>-30.3</b>	<b>1,300</b>	<b>7.3</b>
営業外収益	Non-operating income	4	8	9	5	-67.5	1	3	5	15	158.2	-	-
営業外費用	Non-operating expenses	23	19	19	26	-89.6	8	14	0	5	-78.0	-	-
<b>経常利益</b>	<b>Ordinary profit (loss)</b>	<b>393</b>	<b>1,074</b>	<b>1,427</b>	<b>1,716</b>	<b>7.6</b>	<b>334</b>	<b>645</b>	<b>932</b>	<b>1,220</b>	<b>-28.9</b>	<b>1,300</b>	<b>6.5</b>
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	-	-	-
<b>税引前利益</b>	<b>Profit (loss) before income taxes</b>	<b>393</b>	<b>1,074</b>	<b>1,427</b>	<b>1,716</b>	<b>7.6</b>	<b>334</b>	<b>645</b>	<b>932</b>	<b>1,220</b>	<b>-28.9</b>	<b>-</b>	<b>-</b>
法人税・住民税及び事業税	Income taxes-current	127	163	271	218	6.3	25	52	69	97	-55.6	-	-
法人税等調整額	Income taxes-deferred	0	196	196	364	-31.0	93	173	261	338	-7.1	-	-
<b>当期純利益</b>	<b>Profit (loss)</b>	<b>265</b>	<b>714</b>	<b>959</b>	<b>1,133</b>	<b>31.6</b>	<b>215</b>	<b>418</b>	<b>601</b>	<b>785</b>	<b>-30.7</b>	<b>800</b>	<b>1.8</b>

AIRA & AIFUL

(1) 営業実績 (Operating results)

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	YoY(%)	Plan	YoY(%)		
(百万円/Millions of yen ( )は百万タイバーツ/ in parentheses are in millions of THB)																
営業貸付金残高	Loans outstanding	31,404 (8,031)	33,346 (8,193)	34,443 (8,421)	35,547 (8,607)	21.1 11.5	35,795 (8,604)	14.0 7.1	38,143 (8,748)	14.4 6.8	38,943 (8,830)	13.1 4.9	39,864 (8,591)	12.1 -0.2	34,300 (7,800)	-14.0 -9.2
無担保ローン	Unsecured	31,404 (8,031)	33,346 (8,193)	34,443 (8,421)	35,546 (8,606)	21.1 11.5	35,794 (8,604)	14.0 7.1	38,142 (8,748)	14.4 6.8	38,942 (8,830)	13.1 4.9	39,863 (8,591)	12.1 -0.2	34,300 (7,800)	-14.0 -9.2
新規顧客件数	New accounts (件/Number)	11,439	23,931	35,188	43,508	-14.0	9,545	-16.6	20,516	-14.3	33,199	-5.7	43,103	-0.9	24,000	-44.3
口座数 (残高あり)	N. of accounts with balance (千件/Thousand)	363	368	372	304	-14.6	305	-16.1	303	-17.7	302	-18.6	291	-4.4	-	-
期末為替レート	Current Exchange Rate (円/Yen)	3.91	4.07	4.09	4.13	0.33	4.16	0.25	4.36	0.29	4.41	0.32	4.64	0.51	4.40	-0.24

(2) 損益の内訳(日本円) (Revenue and Expenses in JPY)

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	YoY(%)	Plan	YoY(%)		
(百万円/Millions of yen)																
営業収益	Operating revenue	1,908	3,965	6,154	8,269	16.8	1,977	3.7	3,996	0.8	6,124	-0.5	8,395	1.5	8,400	0.0
営業費用	Operating expenses	1,791	3,840	6,107	9,652	39.0	2,605	45.5	4,853	26.4	7,475	22.4	9,571	-0.8	9,100	-4.9
金融費用	Financial expenses	266	552	847	1,147	20.7	307	15.5	618	12.0	941	11.0	1,271	10.8	-	-
貸倒費用	Credit cost	773	1,756	2,960	5,325	65.7	1,539	99.1	2,752	56.7	4,162	40.6	5,107	-4.1	-	-
広告宣伝費	Advertising expenses	16	43	59	76	43.6	28	74.4	56	30.9	81	35.9	112	48.2	-	-
人件費	Personnel expenses	246	513	794	1,119	11.1	280	13.6	585	14.0	901	13.5	1,243	11.1	-	-
その他	Other	489	974	1,445	1,984	15.3	449	-8.0	840	-13.7	1,388	-3.9	1,836	-7.5	-	-
営業利益	Operating profit (loss)	116	125	46	-1,383	-	-628	-	-856	-	-1,351	-	-1,175	-	-600	-
経常利益	Ordinary profit (loss)	116	127	45	-1,368	-	-627	-	-854	-	-1,347	-	-1,171	-	-600	-
当期純利益	Profit (loss)	97	71	60	-1,087	-	-529	-	-706	-	-1,214	-	-1,034	-	-800	-

(3) 損益の内訳(タイバーツ) (Revenue and Expenses in THB)

		2024/3					2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	YoY(%)	Plan	YoY(%)		
(百万タイバーツ/Millions of THB)																
営業収益	Operating revenue	487	1,003	1,534	2,046	8.4	474	-2.8	949	-5.4	1,444	-5.9	1,952	-4.6	1,900	-2.7
営業費用	Operating expenses	458	972	1,523	2,389	29.0	624	36.4	1,152	18.6	1,763	15.8	2,225	-6.8	2,000	-10.1
金融費用	Financial expenses	68	139	211	283	12.1	73	8.3	146	5.0	222	5.0	295	4.1	-	-
貸倒費用	Credit cost	197	444	738	1,318	53.8	369	86.7	653	47.0	981	33.0	1,187	-9.9	-	-
広告宣伝費	Advertising expenses	4	10	14	18	33.3	6	63.6	13	22.8	19	28.5	26	39.3	-	-
人件費	Personnel expenses	63	130	198	277	3.1	67	6.5	139	6.9	212	7.3	289	4.3	-	-
その他	Other	125	246	360	491	7.0	107	-13.8	199	-19.0	327	-9.1	427	-13.1	-	-
営業利益	Operating profit (loss)	29	31	11	-342	-	-150	-	-203	-	-318	-	-273	-	-130	-
経常利益	Ordinary profit (loss)	29	32	11	-338	-	-150	-	-202	-	-317	-	-272	-	-130	-
当期純利益	Profit (loss)	24	18	15	-269	-	-126	-	-167	-	-286	-	-240	-	-180	-
期中平均為替レート	Average Exchange Rate (円/Yen)	3.91	3.91	4.01	4.04	0.29	4.17	0.26	4.21	0.30	4.24	0.23	4.30	0.26	4.42	0.12