

2026年3月期第2四半期 決算データブック

Data Book (Second Quarter report for fiscal year ending March, 2026)

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アイフル株式会社
AIFUL CORPORATION

1.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	アイフル持ち分比 AIFUL's ownership ratio	主な事業内容 Summary of Business		
アイフル株式会社	AIFUL CORPORATION	1978/2	940億円 [940 million yen]	-	個人向けローン/事業者ローン/信用保証 Unsecured consumer loan/ Small business loan/ Credit guarantee		
【連結子会社】国内子会社 14社 海外子会社 1社 [Consolidated Subsidiaries] Domestic: 14 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 business
	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 business
	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.	1997/3	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
	AGソリューションテクノロジー株式会社		AG Solution Technology Inc.	2024/6	0.08億円 [8 million yen]	100.00%	傘下子会社(SES)の経営管理 Management of subsidiary companies (system engineering services)
	セブンスーズ株式会社 ※2		Seven Seas Co., Ltd. ※2	1996/11	0.21億円 [21 million yen]	100% (100.00%)	システム開発/システム保守・運用/ネットワーク・インフラ開発 System Development / Maintenance and Operation / Network and Infrastructure Construction
	株式会社Liblock ※2		Liblock Inc. ※2	2015/8	0.55億円 [55 million yen]	100% (100.00%)	システム開発/システム保守・運用/アプリ開発 System Development / System Maintenance and Operation / Application Development
	株式会社セイロップ ※2		Salop, Inc. ※2	2015/8	0.55億円 [55 million yen]	100% (100.00%)	システム開発/システム保守・運用/アプリ開発 System Development / Maintenance and Operation / Application Development
	株式会社テンプレート ※2		TEMPLATE co.,Ltd ※2	1987/1	0.70億円 [70 million yen]	100% (100.00%)	システム開発/システム保守・運用 System Development / System Maintenance and Operation
スマートリンク株式会社 ※2	Smart Link co., Ltd. ※2	1991/3	0.10億円 [10 million yen]	100% (100.00%)	システムコンサルタント/システム設計/プロジェクト管理・支援 System Consulting / System Design / Project Management and support		
海外	AIRA & AIFUL Public Company Limited ※3	Overseas	AIRA & AIFUL Public Company Limited ※3	2014/12	25億タイバーツ [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 business

※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以下ではありますが、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 subsidiaries that fall under the category of specified subsidiaries.

The percentage of voting rights contained in parentheses is the percentage of shares held indirectly.

Although the ownership ratio is 50% or less, the company is treated as a subsidiary due to effective control.

A Securities report has been filed.

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

(1) 連結 (Consolidated)		2025/3					2026/3					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	44,629	91,273	140,512	189,054	15.9	51,616	104,454	15.7	14.4			213,500	12.9
営業費用	Operating expenses	40,857	82,236	121,686	163,751	15.3	44,370	87,748	8.6	6.7			181,100	10.6
営業利益	Operating profit	3,771	9,036	18,826	25,302	20.1	7,246	16,705	92.1	84.9			32,300	27.7
経常利益	Ordinary profit	3,901	9,721	19,758	26,817	21.5	6,737	16,489	72.7	69.6			33,000	23.1
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	3,722	7,188	14,903	22,516	3.2	4,009	12,661	7.7	76.1			27,600	22.6
総資産	Total assets	1,329,930	1,330,504	1,391,057	1,448,451	14.4	1,473,978	1,520,877	10.8	14.3			1,677,800	15.8
純資産	Net assets	202,997	206,079	213,808	221,396	9.9	224,243	233,043	10.5	13.1			246,100	11.2
一株当たり当期純利益	EPS	(円/Yen)	7.70	14.94	31.03	46.91	4.0	8.37	8.7	26.44	77.0		57.63	22.9
一株当たり純資産	BPS	(円/Yen)	415.67	423.33	439.89	455.12	11.3	461.61	11.1	479.70	13.3		507.31	11.5
自己資本比率	Equity ratio	(%)	15.0	15.2	15.1	15.0	-0.6	15.0	0.0	15.1	-0.1		14.5	-0.5
総資産経常利益率	ROA	(%)	1.2	1.5	2.0	2.0	0.1	1.8	0.6	2.2	0.7		2.1	0.1
自己資本当期純利益率	ROE	(%)	7.5	7.2	9.7	10.8	-0.9	7.3	-0.2	11.3	4.1		12.0	1.2

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

(2) アイフル (AIFUL)		2025/3					2026/3					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	26,432	53,350	81,769	110,158	6.1	29,220	59,678	10.5	11.9			120,500	9.4
営業費用	Operating expenses	23,276	46,858	67,989	89,766	12.9	24,576	47,463	5.6	1.3			96,100	7.1
営業利益	Operating profit	3,156	6,491	13,779	20,391	-16.2	4,644	12,215	47.2	88.2			24,400	19.7
経常利益	Ordinary profit	4,335	8,505	17,154	23,996	-11.6	5,732	14,786	32.2	73.8			28,700	19.6
当期純利益	Profit	4,036	6,200	13,087	19,562	-21.7	4,030	12,619	-0.1	103.5			26,800	37.0
総資産	Total assets	1,039,938	1,060,910	1,104,475	1,163,481	18.1	1,194,978	1,237,233	14.9	16.6			1,371,300	17.9
純資産	Net assets	167,473	168,892	175,789	182,002	10.2	185,521	194,235	10.8	15.0			205,500	12.9
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
一株当たり当期純利益	EPS	(円/Yen)	8.35	12.89	27.25	40.76	-21.1	8.42	0.8	26.35	104.4		55.96	37.3
一株当たり純資産	BPS	(円/Yen)	348.57	352.72	367.12	380.10	11.3	387.45	11.2	405.50	15.0		429.02	12.9
自己資本比率	Equity ratio	(%)	16.1	15.9	15.9	15.6	-1.2	15.5	-0.6	15.7	-0.2		15.0	-0.6
総資産経常利益率	ROA	(%)	1.7	1.7	2.2	2.2	-0.8	1.9	0.2	2.5	0.8		2.3	0.1
自己資本当期純利益率	ROE	(%)	9.7	7.4	10.2	11.3	-5.0	8.8	-0.9	13.4	6.0		13.8	2.5

※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 ended 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.

※3 2026年3月期第1四半期よりAGソリューションテクノロジー株式会社、セブンス株式会社、株式会社Liblock、株式会社セイトップを、第2四半期より株式会社テンプレート、スマートリンク株式会社を連結の範囲に含めております。

From the first quarter of fiscal year ending March 2026, AG Solution Technology Inc., Seven Seas Co., Ltd., Liblock Inc., and Salop Inc. have been included in the scope of consolidation. From the second quarter, TEMPLATE co., Ltd. and Smart Link co., Ltd. have been included in the scope of consolidation.

3.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			
		2025/3				2026/3				2026/3							
		Q1	Q2	Q3	Q4	YoY(%)	Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	Plan	YoY(%)	
(百万円/ Millions of Yen)																	
営業債権合計	Total receivable outstanding	1,213,968	1,253,821	1,293,105	1,339,705	13.6	1,376,559	13.4	1,425,222	13.7					1,541,500	15.1	
ローン事業 (営業貸付金残高)	Loans outstanding	756,304	774,184	789,306	815,259	10.4	829,834	9.7	846,932	9.4					882,700	8.3	
個人向け無担保	Unsecured	626,575	638,328	647,764	666,528	8.5	676,898	8.0	688,473	7.9					717,100	7.6	
事業者向け無担保	Small business	92,712	96,539	99,092	102,257	14.7	103,713	11.9	106,386	10.2					113,100	10.6	
有担保	Secured	37,016	39,317	42,449	45,794	29.4	48,591	31.3	51,483	30.9					51,700	12.9	
その他 *1	Other*1	-	-	-	679	-	631	-	589	-					700	3.0	
クレジット事業 (割賦売掛金残高)	Installment receivables	179,663	188,025	200,283	203,332	17.0	208,610	16.1	218,049	16.0					245,700	20.8	
信用保証事業等 (支払承諾見返)	Guarantee	252,116	264,294	276,166	291,858	20.8	308,737	22.5	329,929	24.9					378,500	29.7	
信用保証事業	Credit guarantee business	251,770	263,990	275,903	291,635	20.9	308,546	22.6	329,763	25.0					378,400	29.8	
信用保証事業以外	Other	345	304	262	222	-42.8	190	-44.9	166	-45.5					100	-55.0	
その他営業債権	Other receivables	25,884	27,316	27,349	29,254	17.2	29,376	13.5	30,310	11.0					34,400	17.6	
ローン事業口座数 (残高あり)	N. of Loan business client accounts (with balance)	1,743	1,765	1,777	1,795	4.6	1,800	3.2	1,810	2.5					-	-	
個人向け無担保	Unsecured	1,692	1,712	1,722	1,739	4.4	1,742	3.0	1,751	2.2					-	-	
事業者向け無担保	Small business	47	49	50	52	13.0	53	11.9	54	11.5					-	-	
有担保	Secured	3	3	3	4	20.4	4	21.3	4	20.7					-	-	
ローン事業新規顧客件数	N. of New clients in loan business	101,772	198,621	289,192	380,060	-3.3	85,789	-15.7	167,647	-15.6					-	-	
個人向け無担保	Unsecured	98,858	192,839	280,643	368,630	-3.5	83,046	-16.0	162,175	-15.9					-	-	
事業者向け無担保	Small business	2,599	5,065	7,391	9,860	-0.2	2,290	-11.9	4,543	-10.3					-	-	
有担保	Secured	315	717	1,158	1,570	42.5	453	43.8	929	29.6					-	-	
クレジットカード会員数	Credit card holders	5,034	5,027	5,028	5,035	-0.3	4,999	-0.7	4,960	-1.3					-	-	
新規クレジットカード発券数	New credit cards issued	117	241	368	516	11.1	104	-11.1	204	-15.6					-	-	

*1 連結修正に基づき、25/3・4Q及び貸前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 bad debt write-offs have been disclosed since Q4 of FY03/25.

(2) 社員数 (N. of Total Employees)		2025/3						2026/3						2026/3		
		Q1	Q2	Q3	Q4	YoY	Q1	YoY	Q2	YoY	Q3	YoY	Q4	YoY	Plan	YoY
社員数	N. of employees	4,009	4,021	4,068	4,043	327	3,972	-37	4,061	40					-	-
正社員数	N. of employees (regularly payroll)	2,743	2,735	2,754	2,738	268	2,628	-115	2,624	-111					-	-
参考) アイフルグループ社員数 *2	ref: N. of total employees at AIFUL Group	-	-	-	5,003	21	5,122	-	5,173	-					-	-

*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.

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

		2025/3					2026/3							
		Q1	Q2	Q3	Q4	YoY(%)	Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)
(百万円/ Millions of Yen)														
流動資産	Current Assets	1,241,321	1,238,313	1,298,981	1,336,938	12.3	1,363,030	9.8	1,408,845	13.7				
現金及び預金	Cash and Deposits	60,613	48,613	61,795	60,608	6.5	45,899	-24.2	44,252	-8.9				
営業貸付金	Accounts Receivable-operating Loans	731,709	742,528	758,665	785,674	10.8	801,441	9.5	819,482	10.3				
割賦売掛金	Accounts Receivable-installment	173,685	181,819	194,328	197,300	17.6	202,609	16.6	212,060	16.6				
買取債権	Purchased Receivables	8,567	9,378	8,829	9,877	17.9	9,785	14.2	9,970	6.3				
貸倒引当金	Allowance for Doubtful Accounts	-80,656	-83,727	-85,658	-90,017	13.9	-88,893	10.2	-90,288	7.8				
固定資産	Noncurrent Assets	89,044	92,191	92,075	111,512	47.1	110,948	24.5	112,032	21.5				
有形固定資産	Property, Plant and Equipment	16,982	16,688	16,488	34,154	99.8	34,256	101.7	33,666	101.7				
無形固定資産	Intangible Assets	28,457	28,178	28,755	29,502	105.6	31,078	9.2	31,652	12.3				
のれん	Goodwill	12,141	10,187	9,947	9,707	-	10,372	-14.5	10,351	1.6				
ソフトウェア	Software	6,686	6,798	7,305	7,890	17.3	7,562	13.1	7,506	10.4				
ソフトウェア仮測定	Software in progress	9,457	8,615	8,990	9,456	27.0	10,759	13.7	11,411	32.4				
投資その他の資産	Investments and Other Assets	43,605	47,324	46,832	47,855	7.9	45,613	4.6	46,712	-1.2				
繰延税金資産	Deferred Tax Assets	20,913	21,499	21,111	24,535	21.4	23,573	12.7	25,250	17.4				
貸倒引当金	Allowance for Doubtful Accounts	-13,130	-12,857	-12,475	-12,657	-6.8	-12,323	-6.1	-11,883	-7.5				
資産合計	Total Assets	1,330,366	1,330,504	1,391,057	1,448,451	14.4	1,473,978	10.7	1,520,877	14.3				
流動負債	Current Liabilities	763,466	742,046	788,514	789,470	5.6	846,949	10.9	850,683	14.6				
短期借入金	Short-term Loans Payable	103,118	89,149	87,751	84,894	-16.5	108,476	5.1	99,658	11.7				
コマース・ペーパー	Commercial Papers	31,200	35,000	35,000	17,400	-	29,000	-7.0	12,000	-65.7				
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	237,975	234,764	242,299	252,042	7.9	247,415	3.9	249,901	6.4				
1年内償還予定の社債	Current Portion of Bonds	-	-	15,000	15,000	-50.0	30,000	-	30,000	-				
支払承諾(信用保証買掛金)	Provision for Loss on Guarantees	262,407	276,750	288,423	303,943	18.7	320,647	22.1	341,681	23.4				
固定負債	Noncurrent Liabilities	363,902	382,378	388,733	437,584	37.9	402,786	10.6	437,150	14.3				
社債	Bonds Payable	80,000	80,000	65,000	95,000	90.0	80,000	0.0	105,000	31.2				
長期借入金	Long-term Loans Payable	264,156	283,089	305,371	324,792	30.6	306,352	15.9	316,296	11.7				
利息返還損失引当金	Provision for Loss on Interest Repayment	10,784	10,083	9,359	8,772	-25.4	7,988	-25.9	7,496	-25.6				
負債合計	Total Liabilities	1,127,369	1,124,425	1,177,248	1,227,054	15.2	1,249,735	10.8	1,287,834	14.5				
株主資本	Shareholders' Equity	197,658	200,496	208,210	215,824	10.3	219,011	10.8	227,850	13.6				
利益剰余金	Retained Earnings	93,583	96,991	104,706	112,319	24.3	115,506	23.5	124,214	28.0				
その他の包括利益累計額	Accumulated Other Comprehensive Income	2,054	2,207	2,422	2,098	-3.5	1,907	-7.1	1,924	-12.8				
非支配株主持分	Non-controlling Interests	3,284	3,375	3,175	3,473	-0.8	3,209	-2.2	3,269	-3.1				
純資産合計	Total Net Assets	202,997	206,079	213,808	221,396	9.9	224,243	10.4	233,043	13.0				
負債純資産合計	Total Liabilities and Net Assets	1,330,366	1,330,504	1,391,057	1,448,451	14.4	1,473,978	10.7	1,520,877	14.3				

※ 主要な数値のみを開示

※ Key figures only.

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

		会計ベース (On-balance)										2026/3			
		2025/3					2026/3					Plan			
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	YoY(%)	YoY(%)		YoY(%)
(百万円/ Millions of Yen)															
営業収益	Operating revenue	44,629	91,273	140,512	189,054	15.9	51,616	15.7	104,454	14.4				213,500	12.9
ローン事業 (営業貸付金利息)	Interest on operating loans	25,699	51,819	79,461	106,590	11.7	28,555	11.1	57,811	11.6				116,900	9.7
個人向け無担保	Unsecured	22,777	45,933	70,530	94,515	10.3	25,201	10.6	50,918	10.9				102,500	8.4
事業者向け無担保	Small business	2,160	4,302	6,502	8,668	22.9	2,355	9.0	4,877	13.3				10,200	17.7
有担保	Secured	761	1,582	2,428	3,406	29.9	998	31.1	2,015	27.4				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	7,052	14,503	22,297	30,145	14.7	7,779	10.3	15,875	9.5				33,800	12.1
信用保証事業 (信用保証収益)	Revenue from credit guarantee	5,095	10,420	15,949	21,526	10.9	5,766	13.2	11,693	12.2				24,000	11.5
その他の営業収益	Other operating revenue	6,781	14,530	22,804	30,791	39.9	9,514	40.3	19,073	31.3				38,600	25.4
買取債権回収高	Collection from purchased receivable	437	847	1,429	1,865	39.1	556	27.0	1,018	20.1				-	-
償却債権取立益	Recoveries of written off claims	1,739	3,375	5,115	6,707	-9.7	1,655	-4.8	3,226	-4.4				-	-
受取手数料	Commission income	847	2,831	4,896	6,966	136.8	2,214	161.3	4,582	61.9				-	-
保険収益	Insurance income	1,114	2,285	3,501	4,728	-	1,557	39.7	3,305	44.6				-	-
その他	Other	2,642	5,189	7,861	10,524	2.2	3,531	33.6	6,940	33.7				-	-
営業費用	Operating expenses	40,857	82,236	121,686	163,751	15.3	44,370	8.6	87,748	6.7				181,100	10.6
金融費用	Financial expenses	2,259	4,465	6,824	9,512	31.3	2,882	27.5	5,877	31.6				12,700	33.5
貸倒関連費用	Credit cost	15,712	30,936	43,439	56,904	8.3	15,585	-0.8	28,756	-7.0				56,100	-1.4
貸倒損失	Bad debt write-offs	13,780	26,056	36,558	45,852	25.4	15,791	14.6	27,262	4.6				46,800	2.1
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-				-	-
利息返還金	Interest repayment	976	1,676	2,400	2,988	-46.9	783	-19.7	1,275	-23.9				2,200	-26.4
広告宣伝費	Advertising expenses	4,498	9,039	13,391	18,557	4.3	4,565	1.5	9,264	2.5				20,000	7.8
人件費	Personnel expenses	5,243	10,589	16,135	21,697	13.6	5,875	12.0	11,544	9.0				23,300	7.4
その他の営業費用	Other operating expenses (SG & A)	13,143	27,205	41,897	57,079	25.8	15,462	17.6	32,305	18.7				68,800	20.5
営業利益	Operating profit (loss)	3,771	9,036	18,826	25,302	20.1	7,246	92.1	16,705	84.9				32,300	27.7
営業外収益	Non-operating income	135	704	954	1,563	50.2	92	-31.8	290	-58.8				-	-
営業外費用	Non-operating expenses	5	19	22	49	30.7	600	-	506	-				-	-
経常利益	Ordinary profit (loss)	3,901	9,721	19,758	26,817	21.5	6,737	72.7	16,489	69.6				33,000	23.1
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-				-	-
特別損失	Extraordinary losses	-	1,582	2,005	2,576	294.2	161	-	206	-87.0				-	-
税引前利益	Profit (loss) before income taxes	3,901	8,139	17,752	24,240	12.8	6,576	68.6	16,282	100.1				-	-
法人税・住民税及び事業税	Income taxes-current	410	2,080	3,865	5,989	19.6	1,729	321.3	4,321	107.8				-	-
法人税等調整額	Income taxes-deferred	12	-818	-474	-3,838	-	923	-	-646	-				-	-
当期純利益	Profit (loss)	3,478	6,877	14,360	22,089	2.7	3,922	12.8	12,607	83.3				-	-
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-243	-310	-542	-427	-	-86	-	-54	-				-	-
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	3,722	7,188	14,903	22,516	3.2	4,009	7.7	12,661	76.1				27,600	22.6

6.連結営業費用 (Operating expenses / Consolidated)

会計ベース (On-balance)

(1) 営業費用 (Operating expenses/Consolidated)

(百万円/ Millions of Yen)

		2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)
営業収益	Operating revenue	44,629	91,273	140,512	189,054	15.9	51,616	15.7	104,454	14.4	
営業費用	Operating expenses	40,857	82,236	121,686	163,751	15.3	44,370	8.6	87,748	6.7	
金融費用	Financial expenses	2,259	4,465	6,824	9,512	31.3	2,882	27.5	5,877	31.6	
貸倒関連費用	Credit cost	15,712	30,936	43,439	56,904	8.3	15,585	-0.8	28,756	-7.0	
貸倒損失	Bad debt write-offs	13,780	26,056	36,558	45,852	25.4	15,791	14.6	27,262	4.6	
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	
利息返還金	Interest repayment	976	1,676	2,400	2,988	-46.9	783	-19.7	1,275	-23.9	
広告宣伝費	Advertising expenses	4,498	9,039	13,391	18,557	4.3	4,565	1.5	9,264	2.5	
人件費	Personnel expenses	5,243	10,589	16,135	21,697	13.6	5,875	12.0	11,544	9.0	
その他の営業費用	Other operating expenses (SG & A)	13,143	27,205	41,897	57,079	25.8	15,462	17.6	32,305	18.7	
売上原価	Cost of sales	128	173	222	355	6.9	533	315.8	1,272	634.0	
消費税	Consumption tax	1,596	3,240	4,896	6,686	11.3	1,699	6.5	3,462	6.9	
消耗品費	Supplies expenses	325	553	778	1,179	8.3	344	5.8	582	5.3	
修繕費	Repair expenses	497	975	1,347	1,733	4.7	400	-19.5	797	-18.2	
保険費用	Insurance claims and others	896	1,709	2,622	3,582	-	990	10.5	2,973	73.9	
販売促進費	Sales promotion expenses	1,011	2,007	3,077	4,194	6.6	956	-5.3	1,952	-2.7	
支払手数料	Commission fee	5,289	11,503	18,053	24,371	25.0	6,499	22.9	13,127	14.1	
通信費	Communication expenses	757	1,549	2,435	3,288	12.6	931	23.0	1,875	21.1	
減価償却費	Depreciation expenses	977	2,044	3,081	4,294	11.7	1,169	19.7	2,605	27.4	
賃借料・地代家賃	Rent expenses and Rents	543	1,096	1,637	2,169	0.7	440	-18.9	807	-26.3	
その他	Other	1,120	2,351	3,743	5,223	32.9	1,495	33.5	2,847	21.1	

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

(%)

		2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY
営業費用	Operating expenses	91.5	90.1	86.6	86.6	-0.5	86.0	-5.6	84.0	-6.1	
金融費用	Financial expenses	5.1	4.9	4.9	5.0	0.6	5.6	0.5	5.6	0.7	
貸倒関連費用	Credit cost	35.2	33.9	30.9	30.1	-2.1	30.2	-5.0	27.5	-6.4	
貸倒損失	Bad debt write-offs	30.9	28.5	26.0	24.3	1.8	30.6	-0.3	26.1	-2.4	
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	
利息返還金	Interest repayment	2.2	1.8	1.7	1.6	-1.9	1.5	-0.7	1.2	-0.6	
広告宣伝費	Advertising expenses	10.1	9.9	9.5	9.8	-1.1	8.8	-1.2	8.9	-1.0	
人件費	Personnel expenses	11.8	11.6	11.5	11.5	-0.2	11.4	-0.4	11.1	-0.5	
その他の営業費用	Other operating expenses (SG & A)	29.5	29.8	29.8	30.2	2.4	30.0	0.5	30.9	1.1	
売上原価	Cost of sales	0.3	0.2	0.2	0.2	0.0	1.0	0.7	1.2	1.0	
消費税	Consumption tax	3.6	3.6	3.5	3.5	-0.1	3.3	-0.3	3.3	-0.2	
消耗品費	Supplies expenses	0.7	0.6	0.6	0.6	0.0	0.7	-0.1	0.6	0.0	
修繕費	Repair expenses	1.1	1.1	1.0	0.9	-0.1	0.8	-0.3	0.8	-0.3	
保険費用	Insurance claims and others	2.0	1.9	1.9	1.9	1.9	1.9	-0.1	2.8	0.9	
販売促進費	Sales promotion expenses	2.3	2.2	2.2	2.2	-0.2	1.9	-0.4	1.9	-0.3	
支払手数料	Commission fee	11.9	12.6	12.8	12.9	0.9	12.6	0.7	12.6	0.0	
通信費	Communication expenses	1.7	1.7	1.7	1.7	-0.1	1.8	0.1	1.8	0.1	
減価償却費	Depreciation expenses	2.2	2.2	2.2	2.3	-0.1	2.3	0.1	2.5	0.3	
賃借料・地代家賃	Rent expenses and Rents	1.2	1.2	1.2	1.1	-0.2	0.9	-0.4	0.8	-0.4	
その他	Other	2.5	2.6	2.7	2.8	0.4	2.9	0.4	2.7	0.1	

※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 ※ Ration of Operating Revenue=Operating Expenses/Operating Revenue

7.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)

		2025/3						2026/3											
		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(%)
合計	Total	755,594	770,355	798,967	834,482	100.0	17.6	845,929	100.0	12.0	857,653	100.0	11.3						
借入金 (間接)	Borrowings	495,102	499,835	521,143	556,580	66.7	14.6	563,609	66.6	13.8	572,662	66.8	14.6						
都市銀行等	City banks etc.	116,025	128,089	128,021	136,203	16.3	19.0	152,130	18.0	31.1	162,104	18.9	26.6						
信託銀行	Trust banks	140,962	132,193	147,581	146,228	17.5	7.4	153,816	18.2	9.1	127,600	14.9	-3.5						
地方銀行・第二地方銀行	Regional banks	146,246	145,148	153,447	177,627	21.3	26.4	165,222	19.5	13.0	188,532	22.0	29.9						
その他	Other	91,867	94,404	92,092	96,522	11.6	1.9	92,439	10.9	0.6	94,425	11.0	0.0						
社債・流動化 (直接)	SB & ABS, ABL	260,492	270,519	277,824	277,902	33.3	24.1	282,320	33.4	8.4	284,990	33.2	5.3						
CP	CP	31,200	35,000	35,000	17,400	2.0	-	29,000	3.4	-7.1	12,000	1.4	-65.7						
普通社債	SB	80,000	80,000	80,000	110,000	13.2	37.5	110,000	13.0	37.5	135,000	15.7	68.8						
流動化	ABS, ABL	149,292	155,519	162,824	150,502	18.0	4.6	143,320	16.9	-4.0	137,990	16.1	-11.3						

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

		2025/3						2026/3											
		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(%)
合計	Total	755,594	770,355	798,967	834,482	100.0	17.6	845,929	100.0	12.0	857,653	100.0	11.3						
短期調達	Short-term borrowings	142,393	134,261	134,031	111,382	13.3	0.3	146,983	17.4	3.2	122,226	14.3	-9.0						
長期調達	Long-term borrowings	613,201	636,093	664,936	723,099	86.7	20.8	698,946	82.6	14.0	735,427	85.7	15.6						
固定金利借入	Fixed interest rate borrowings	48,286	62,995	57,087	61,975	7.4	12.5	57,192	6.8	18.4	56,474	6.6	-10.4						
変動金利借入	Floating interest rate borrowings	352,722	346,779	375,624	409,222	49.0	21.0	397,333	47.0	12.6	416,062	48.5	20.0						
社債・流動化	SB & ABS, ABL	212,192	226,319	232,224	251,902	30.2	22.6	244,420	28.9	15.2	262,890	30.7	16.2						
普通社債 (固定)	SB (Fixed interest rate)	80,000	80,000	80,000	110,000	13.2	37.5	110,000	13.0	37.5	135,000	15.7	68.8						
流動化(固定)	ABS, ABL (Fixed interest rate)	9,294	6,350	3,729	-	-	-	-	-	-	-	-	-						
流動化(変動)	ABS, ABL (Floating interest rate)	122,897	139,969	148,495	141,902	17.0	26.3	134,420	15.9	9.4	127,890	14.9	-8.6						

(3) 調達金利 (Funding rate)

		2025/3						2026/3											
		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
調達金利	Funding rate	1.09	1.16	1.24	1.42	-	0.32	1.40	-	0.31	1.41	-	0.25						
間接	Indirect	1.24	1.31	1.41	1.57	-	0.37	1.56	-	0.32	1.55	-	0.24						
直接	Direct	0.80	0.87	0.91	1.11	-	0.25	1.07	-	0.27	1.13	-	0.26						

※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

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

(百万円/ Millions of Yen)		営業債権ベース (Including off-balance)												
		2025/3				2026/3								
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4					
		/ (L) %	/ (L) %	/ (L) %	/ (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)	770,331	-	787,894	-	802,686	-	828,421	-	841,983	-	859,292	-
個人向け無担保	Unsecured loan		627,741	-	639,499	-	649,027	-	668,564	-	678,225	-	690,363	-
個人向け無担保以外	Secured loan and Small business loan		142,590	-	148,394	-	153,659	-	159,857	-	163,758	-	168,928	-
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	120,419	15.6	122,059	15.5	124,989	15.6	126,589	15.3	124,923	14.8	125,483	14.6
		前年同期比/ YOY%	14.4		12.1		11.1		4.9		3.7		2.8	
個人向け無担保ローン不良債権額	NPL of Unsecured loan	②	96,098	15.3	97,532	15.3	99,855	15.4	101,190	15.1	99,610	14.7	99,974	14.5
		前年同期比/ YOY%	17.7		15.1		12.7		5.5		3.7		2.5	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		653	0.1	648	0.1	749	0.1	841	0.1	802	0.1	736	0.1
危険債権	Doubtful receivables		28,686	4.6	29,937	4.7	31,528	4.9	33,378	5.0	31,216	4.6	30,773	4.5
三月以上延滞債権	Receivables past due for three months or more		12,660	2.0	11,957	1.9	11,776	1.8	10,843	1.6	11,169	1.7	10,788	1.6
貸出条件緩和債権	Restructured receivables		54,097	8.6	54,990	8.6	55,801	8.6	56,127	8.4	56,422	8.3	57,676	8.4
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		24,320	17.1	24,526	16.5	25,134	16.4	25,399	15.9	25,312	15.5	25,508	15.1
		前年同期比/ YOY%	3.0		1.5		5.2		2.8		4.1		4.0	
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		12,327	8.7	11,983	8.1	11,536	7.5	11,142	7.0	10,741	6.6	10,300	6.1
危険債権	Doubtful receivables		8,967	6.3	9,460	6.4	10,414	6.8	10,523	6.6	10,550	6.4	11,897	7.0
三月以上延滞債権	Receivables past due for three months or more		357	0.3	356	0.2	407	0.3	324	0.2	522	0.3	461	0.3
貸出条件緩和債権	Restructured receivables		2,668	1.9	2,726	1.8	2,776	1.8	3,410	2.1	3,498	2.1	2,849	1.7
ローン事業以外の不良債権 ※4	Other NPL ※4		17,959	-	18,657	-	19,209	-	20,138	-	20,377	-	21,134	-
		前年同期比/ YOY%	25.0		23.2		18.9		17.3		13.5		13.3	
期末貸倒引当金	Allowance for NPL	③	93,787	-	96,585	-	98,134	-	102,675	-	101,333	-	102,171	-
流動	Current assets	④	80,656	-	83,727	-	85,658	-	90,017	-	89,009	-	90,288	-
固定	Non-current assets		13,130	-	12,857	-	12,475	-	12,657	-	12,323	-	11,883	-
NPLカバー率 (ローン事業)	Coverage ratio (Loan business)	③/①	77.9	-	79.1	-	78.5	-	81.1	-	81.1	-	81.4	-
NPLカバー率 (うち、個人向け無担保ローン)	Coverage ratio (Unsecured loan)	④/②	83.9	-	85.8	-	85.8	-	89.0	-	89.4	-	90.3	-

※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 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.

<p>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) □</p>	<p>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)</p>
<p>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)</p>	<p>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)</p>
<p>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ヶ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>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)</p>
<p>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口</p>	<p>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.</p>

9. 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)

		2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)
(百万円/ Millions of Yen)											
期首引当金残高	Allowance (Beginning)	11,276	11,276	11,276	11,276	-32.7	8,326	-26.2	8,326	-26.2	
発生額・取崩額	Withdraw amount	925	1,626	2,331	2,950	-46.2	726	-21.5	1,175	-27.7	
利息返還金	Interest repayment	880	1,503	2,147	2,662	-46.7	689	-21.7	1,102	-26.7	
貸倒損失(債権放棄)	Write-offs (waiver of principal)	44	122	184	287	-41.4	36	-16.8	73	-40.4	
繰入額 (戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-	
期末引当金残高	Allowance (End)	10,351	9,650	8,944	8,326	-26.2	7,600	-26.6	7,151	-25.9	

(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)

		2025/3				2026/3					
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)
(百万円/ Millions of Yen)											
期首引当金残高	Allowance (Beginning)	13,324	13,324	13,324	13,324	-31.8	9,969	-25.2	9,969	-25.2	
発生額・取崩額	Withdraw amount	1,039	1,836	2,643	3,355	-46.1	837	-19.5	1,376	-25.1	
利息返還金	Interest repayment	976	1,676	2,400	2,988	-46.9	783	-19.7	1,275	-23.9	
貸倒損失(債権放棄)	Write-offs (waiver of principal)	63	159	242	367	-38.5	53	-16.5	101	-36.7	
繰入額 (戻入額)	Provisions (Reversal)	-	-	-	-	-	-	-	-	-	
期末引当金残高	Allowance (End)	12,284	11,487	10,680	9,969	-25.2	9,131	-25.7	8,592	-25.2	

10.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)										2026/3	
		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
営業債権合計	Total receivable outstanding	(百万円/Millions of Yen)	814,747	837,861	860,163	894,844	13.2	925,767	13.6	959,587	14.5	1,037,700	16.0
ローン事業 (営業貸付金残高)	Loans outstanding		575,882	586,290	596,106	614,222	9.1	627,688	9.0	639,732	9.1	667,200	8.6
個人向け無担保ローン	Unsecured		561,051	571,014	580,444	597,976	9.0	610,943	8.9	622,452	9.0	649,300	8.6
事業者向け無担保ローン	Small business		13,111	13,685	14,181	14,860	18.7	15,468	18.0	16,102	17.7	16,700	12.4
有担保ローン	Secured		1,720	1,590	1,481	1,385	-24.5	1,275	-25.8	1,176	-26.0	1,100	-20.6
信用保証事業等 (支払承諾見返)	Guarantee		223,766	235,945	247,895	263,788	23.7	280,933	25.5	302,068	28.0	351,100	33.1
信用保証事業	Credit guarantee business		223,492	235,704	247,690	263,613	23.8	280,785	25.6	301,944	28.1	351,000	33.1
信用保証事業以外	Other		273	241	205	174	-44.3	147	-46.0	124	-48.5	90	-48.4
クレジット事業 (割賦売掛金残高)	Installment receivables		156	148	146	140	-13.6	135	-13.2	130	-12.1	100	-28.8
その他営業債権	Other		14,941	15,477	16,014	16,693	17.6	17,009	13.8	17,655	14.1	19,200	15.0
ローン事業口座数 (残高あり)	N. of customer accounts	(千件/Thousand)	1,282	1,307	1,320	1,348	7.4	1,360	6.1	1,378	5.4	-	-
個人向け無担保ローン	Unsecured		1,269	1,294	1,307	1,335	7.4	1,347	6.1	1,364	5.4	-	-
事業者向け無担保ローン	Small business		11	12	12	12	11.5	13	10.5	13	10.7	-	-
有担保ローン	Secured		0	0	0	0	-26.2	0	-28.4	0	-28.6	-	-
ローン事業新規顧客件数	New accounts	(件/Number)	89,347	172,383	247,546	325,676	-3.9	78,405	-12.2	153,314	-11.1	-	-
個人向け無担保ローン	Unsecured		89,313	172,323	247,445	325,528	-3.9	78,374	-12.2	153,253	-11.1	313,000	-3.8
顧客獲得単価 (CPA)	Cost Per Acquisition	(円/ Yen)	40,000	42,000	46,000	46,000	12.2	47,000	17.5	47,000	11.9	48,000	4.3
実質平均利回り ※	Average yield ※	(%)	-	-	-	14.6	0.2	-	-	-	-	-	-

※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)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	Plan	YoY
		店舗数	Branches	(店)/num	779	740	735	651	-150	611	-168	486	-254
グループ営業拠点(有人店舗)	Group Sales Offices (Staffed branches)		25	26	26	26	1	26	1	26	0	-	-
無人店舗	Unstaffed branches		754	714	709	625	-151	585	-169	460	-254	-	-
A T M・C Dネットワーク	AIFUL ATMs and Tie-up CDs	(台)/num	101,366	101,242	101,455	101,560	341	101,637	271	100,309	-933	-	-
自社 A T M	AIFUL ATMs		-	-	-	-	-	-	-	-	-	-	-
自社 A T M以外	Other		101,366	101,242	101,455	101,560	341	101,637	271	100,309	-933	-	-
保証提携先金融機関	Tie-up banks (Credit guarantee)	(先)/num	158	161	164	164	8	166	8	168	7	-	-

(3) 社員数 (N. of Total Employees)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	Plan	YoY
		社員数	N. of total employees	(人)	2,046	2,041	2,053	2,040	70	2,075	29	2,159	118
正社員数	N. of employees (regularly payroll)		1,306	1,286	1,271	1,265	36	1,281	-25	1,281	-5	-	-

11.アIFUL損益計算書 (Revenue and Expenses / AIFUL)

会計ベース (On-balance)

		2025/3					2026/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	Plan	YoY(%)
(百万円/Millions of Yen)																
営業収益	Operating revenue	26,432	53,350	81,769	110,158	6.1	29,220	10.5	59,678	11.9					120,500	9.4
ローン事業 (営業貸付金利息)	Interest on operating loans	20,519	41,584	63,846	85,603	12.2	22,835	11.3	46,375	11.5					93,300	9.0
個人向け無担保ローン	Unsecured	20,080	40,684	62,465	83,736	12.0	22,324	11.2	45,317	11.4					91,100	8.8
事業者向け無担保ローン	Small business	396	820	1,265	1,720	26.6	482	21.8	995	21.3					2,000	16.3
有担保ローン	Secured	42	79	115	146	-30.3	29	-31.9	62	-21.6					100	-31.9
信用保証事業 (信用保証収益)	Revenue from credit guarantee	3,908	7,863	11,973	16,198	12.5	4,446	13.8	9,059	15.2					18,800	16.1
その他の営業収益	Other operating revenue	2,004	3,902	5,949	8,356	-36.4	1,937	-3.3	4,244	8.8					8,300	-0.7
償却債権取立益	Recoveries of written off claims	1,438	2,775	4,220	5,523	-9.9	1,340	-6.8	2,596	-6.5					-	-
受取手数料	Commission income	466	932	1,395	1,863	2.1	463	-0.5	923	-1.0					-	-
債権譲渡益	Gain on transfer of receivable	-	-	-	492	-89.9	-	-	435	-					-	-
その他	Other	100	194	334	475	59.0	134	33.6	290	49.5					-	-
営業費用	Operating expenses	23,276	46,858	67,989	89,766	12.9	24,576	5.6	47,463	1.3					96,100	7.1
金融費用	Financial expenses	1,729	3,415	5,260	7,392	39.3	2,299	33.0	4,707	37.8					10,100	36.6
貸倒関連費用	Credit cost	10,278	20,598	28,332	35,174	12.8	10,068	-2.0	18,523	-10.1					35,500	0.9
貸倒損失	Bad debt write-offs	9,156	17,444	24,019	28,388	15.0	10,146	10.8	17,585	0.8					29,800	5.0
利息返還関連費用	Expenses for Interest repayment	-	-	-	-	-	-	-	-	-					-	-
利息返還金	Interest repayment	880	1,503	2,147	2,662	-46.7	689	-21.7	1,102	-26.7					1,900	-28.6
広告宣伝費	Advertising expenses	3,631	7,324	10,901	15,007	7.7	3,689	1.6	7,213	-1.5					15,000	-0.1
人件費	Personnel expenses	2,887	5,879	8,860	11,932	11.6	3,174	9.9	6,312	7.4					12,800	7.3
その他の営業費用	Other operating expenses (SG & A)	4,749	9,640	14,635	20,259	10.0	5,343	12.5	10,705	11.0					22,500	11.1
営業利益	Operating profit (loss)	3,156	6,491	13,779	20,391	-16.2	4,644	47.2	12,215	88.2					24,400	19.7
営業外収益	Non-operating income	1,182	2,021	3,390	3,624	28.8	1,093	-7.5	2,580	27.6					-	-
営業外費用	Non-operating expenses	3	7	16	19	196.1	5	82.7	10	29.8					-	-
経常利益	Ordinary profit (loss)	4,335	8,505	17,154	23,996	-11.6	5,732	32.2	14,786	73.8					28,700	19.6
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-					-	-
特別損失	Extraordinary losses	-	1,582	2,005	3,144	418.5	0	-	23	-98.5					-	-
税引前利益	Profit (loss) before income taxes	4,335	6,922	15,148	20,851	-21.7	5,731	32.2	14,762	113.2					-	-
法人税・住民税及び事業税	Income taxes-current	-127	702	1,595	3,288	1.5	872	-	2,606	270.9					-	-
法人税等調整額	Income taxes-deferred	426	19	464	-1,999	-	827	93.9	-462	-					-	-
当期純利益	Profit (loss)	4,036	6,200	13,087	19,562	-21.7	4,030	-0.1	12,619	103.5					26,800	37.0

12.アiful営業費用 (Operating expenses / AIFUL)

		会計ベース (On-balance)									
(1) 営業費用 (Operating expenses/AIFUL)		2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)
(百万円/Millions of Yen)											
営業収益	Operating revenue	26,432	53,350	81,769	110,158	6.1	29,220	10.5	59,678	11.9	
営業費用	Operating expenses	23,276	46,858	67,989	89,766	12.9	24,576	5.6	47,463	1.3	
金融費用	Financial expenses	1,729	3,415	5,260	7,392	39.3	2,299	33.0	4,707	37.8	
貸倒関連費用	Credit cost	10,278	20,598	28,332	35,174	12.8	10,068	-2.0	18,523	-10.1	
貸倒損失	Bad debt write offs	9,156	17,444	24,019	28,388	15.0	10,146	10.8	17,585	0.8	
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	
利息返還金	Interest repayment	880	1,503	2,147	2,662	-46.7	689	-21.7	1,102	-26.7	
広告宣伝費	Advertising expenses	3,631	7,324	10,901	15,007	7.7	3,689	1.6	7,213	-1.5	
人件費	Personnel expenses	2,887	5,879	8,860	11,932	11.6	3,174	9.9	6,312	7.4	
その他の営業費用	Other operating expenses (SG & A)	4,749	9,640	14,635	20,259	10.0	5,343	12.5	10,705	11.0	
売上原価	Cost of sales	13	14	19	43	-	14	13.0	26	78.0	
消費税	Consumption taxes	762	1,528	2,280	3,171	11.5	803	5.4	1,584	3.7	
消耗品費	Supplies expenses	45	106	163	205	-31.5	136	202.3	185	74.6	
修繕費	Repair expenses	298	556	715	904	9.7	194	-34.7	333	-40.0	
販売促進費	Sales promotion expenses	152	291	445	594	-0.3	154	1.1	326	12.0	
支払手数料	Commission fee	1,729	3,612	5,697	7,865	15.0	2,115	22.3	4,208	16.5	
通信費	Communication expenses	221	439	687	946	15.0	264	19.6	554	26.2	
減価償却費	Depreciation expenses	482	979	1,435	2,081	10.5	613	27.1	1,483	51.5	
賃借料・地代家賃	Rent expenses and Rents	487	975	1,428	1,894	-1.8	399	-18.2	734	-24.6	
その他	Other	556	1,136	1,761	2,551	7.3	647	16.3	1,267	11.5	

(2) 営業収益営業費用率 (Operating revenue operating expense ratio / AIFUL)		2025/3					2026/3				
		Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY
(%)											
営業費用	Operating expenses	88.1	87.8	83.1	81.5	4.9	84.1	-4.0	79.5	-8.3	
金融費用	Financial expenses	6.5	6.4	6.4	6.7	1.6	7.9	1.3	7.9	1.5	
貸倒関連費用	Credit cost	38.9	38.6	34.6	31.9	1.9	34.5	-4.4	31.0	-7.6	
貸倒損失	Bad debt write offs	34.6	32.7	29.4	25.8	2.0	34.7	0.1	29.5	-3.2	
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	
利息返還金	Interest repayment	3.3	2.8	2.6	2.4	-2.4	2.4	-1.0	1.8	-1.0	
広告宣伝費	Advertising expenses	13.7	13.7	13.3	13.6	0.2	12.6	-1.1	12.1	-1.6	
人件費	Personnel expenses	10.9	11.0	10.8	10.8	0.5	10.9	-0.1	10.6	-0.4	
その他の営業費用	Other operating expenses (SG & A)	18.0	18.1	17.9	18.4	0.7	18.3	0.3	17.9	-0.1	
売上原価	Cost of sales	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	
消費税	Consumption taxes	2.9	2.9	2.8	2.9	0.1	2.7	-0.1	2.7	-0.2	
消耗品費	Supplies expenses	0.2	0.2	0.2	0.2	-0.1	0.5	0.3	0.3	0.1	
修繕費	Repair expenses	1.1	1.0	0.9	0.8	0.0	0.7	-0.5	0.6	-0.5	
販売促進費	Sales promotion expenses	0.6	0.5	0.5	0.5	0.0	0.5	0.0	0.5	0.0	
支払手数料	Commission fee	6.5	6.8	7.0	7.1	0.6	7.2	0.7	7.1	0.3	
通信費	Communication expenses	0.8	0.8	0.8	0.9	0.1	0.9	0.1	0.9	0.1	
減価償却費	Depreciation expenses	1.8	1.8	1.8	1.9	0.1	2.1	0.3	2.5	0.7	
賃借料・地代家賃	Rent expenses and Rents	1.8	1.8	1.7	1.7	-0.1	1.4	-0.5	1.2	-0.6	
その他	Other	2.1	2.1	2.2	2.3	0.0	2.2	0.1	2.1	0.0	

13.アIFUL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)

		2025/3						2026/3											
		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(%)	
合計	Total	628,782	633,395	662,794	695,649	100.0	19.5	710,490	100.0	13.0	721,024	100.0	13.8						
借入金 (間接)	Borrowings	405,404	409,347	431,953	461,808	66.4	16.1	471,501	66.4	16.3	479,680	66.5	17.2						
都市銀行等	City banks etc.	116,025	128,089	128,021	136,203	19.6	19.0	152,130	21.4	31.1	162,104	22.5	26.6						
信託銀行	Trust banks	137,377	127,716	143,052	141,463	20.3	7.3	149,298	21.0	8.7	123,041	17.1	-3.7						
地方銀行・第二地方銀行	Regional banks	132,934	131,969	141,831	159,442	22.9	22.8	147,246	20.7	10.8	169,171	23.5	28.2						
その他	Other	19,067	21,573	19,048	24,700	3.6	14.2	22,826	3.2	19.7	25,364	3.5	17.6						
社債・流動化 (直接)	SB & ABS, ABL	223,377	224,047	230,841	233,840	33.6	26.8	238,988	33.6	7.0	241,344	33.5	7.7						
CP	CP	31,200	35,000	35,000	17,400	2.5	-	29,000	4.1	-7.1	12,000	1.7	-65.7						
普通社債	SB	80,000	80,000	80,000	110,000	15.8	37.5	110,000	15.5	37.5	135,000	18.7	68.8						
流動化	ABS, ABL	112,177	109,047	115,841	106,440	15.3	1.9	99,988	14.0	-10.9	94,344	13.1	-13.5						

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

		2025/3						2026/3											
		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(%)	
合計	Total	628,782	633,395	662,794	695,649	100.0	19.5	710,490	100.0	13.0	721,024	100.0	13.8						
短期調達	Short-term borrowings	71,174	57,412	54,179	33,688	4.8	-10.8	70,406	9.9	-1.1	44,767	6.2	-22.0						
長期調達	Long-term borrowings	557,607	575,982	608,614	661,961	95.2	21.6	640,083	90.1	14.8	676,257	93.8	17.4						
固定金利借入	Fixed interest rate borrowings	43,184	56,608	51,328	55,151	7.9	7.8	48,603	6.8	12.5	48,702	6.8	-14.0						
変動金利借入	Floating interest rate borrowings	332,245	330,326	361,445	390,368	56.1	22.4	381,491	53.7	14.8	398,209	55.2	20.6						
社債	SB	80,000	80,000	80,000	110,000	15.8	37.5	110,000	15.5	37.5	135,000	18.7	68.8						
流動化	ABS, ABL	102,177	109,047	115,841	106,440	15.3	30.8	99,988	14.1	-2.1	94,344	13.1	-13.5						

(3) 調達金利 (Funding rate)

		2025/3						2026/3											
		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	
調達金利	Funding rate	0.93	1.02	1.09	1.27	-	0.33	1.26	-	0.33	1.28	-	0.26						
間接	Indirect	1.01	1.10	1.20	1.35	-	0.38	1.37	-	0.36	1.36	-	0.26						
直接	Direct	0.79	0.85	0.89	1.09	-	0.21	1.05	-	0.26	1.12	-	0.27						

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

※斜体数字は増減数 ※Italic Font = Increase or Decrease

14.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)		2025/3								2026/3								2026/3	
		1Q		2Q		3Q		4Q		1Q		2Q		3Q		4Q		Plan	/(L) %
			/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %		/(L) %
営業債権合計	Total receivable outstanding	(L) 814,747	-	837,861	-	860,163	-	894,844	-	925,767	-	959,587	-					1,037,700	-
ローン事業 (期末営業貸付金)	Loans outstanding	575,882	-	586,290	-	596,106	-	614,222	-	627,688	-	639,732	-					667,200	-
個人向け無担保ローン	Unsecured	561,051	-	571,014	-	580,444	-	597,976	-	610,943	-	622,452	-					649,300	-
事業者向け無担保ローン	Small business	13,111	-	13,685	-	14,181	-	14,860	-	15,468	-	16,102	-					16,700	-
有担保ローン	Secured	1,720	-	1,590	-	1,481	-	1,385	-	1,275	-	1,176	-					1,100	-
クレジット事業 (割賦売掛金)	Installment receivables	156	-	148	-	146	-	140	-	135	-	130	-					100	-
信用保証事業等 (支払承諾見返等)	Credit guarantee, etc.	238,707	-	251,423	-	263,910	-	280,481	-	297,942	-	319,723	-					370,400	-
期初貸倒引当金 (流動)	Allowance for doubtful accounts at the beginning of FY (BS: Current assets)	45,930	-	45,930	-	45,930	-	45,930	-	51,866	-	51,866	-					51,866	-
貸倒損失合計	Total bad debt	① 9,156	1.1	17,444	2.1	24,019	2.8	28,388	3.2	10,146	1.1	17,585	1.8					29,800	2.9
	増減率/YOY%	9.6		16.4		15.5		15.0		10.8		0.8						5.0	
ローン事業	Loans outstanding	② 7,452	1.3	14,017	2.4	18,712	3.1	21,553	3.5	7,884	1.3	13,346	2.1					-	-
	増減率/YOY%	5.9		13.9		11.9		11.6		5.8		-4.8						-	-
個人向け無担保ローン	Unsecured	7,294	1.3	13,694	2.4	18,216	3.1	20,970	3.5	7,684	1.3	12,975	2.1					-	-
事業者向け無担保ローン	Small business	155	1.2	300	2.2	462	3.3	539	3.6	194	1.3	359	2.2					-	-
有担保ローン	Secured	2	0.1	22	1.4	33	2.3	42	3.1	5	0.4	12	1.1					-	-
クレジット事業	Installment receivables	2	1.8	7	4.9	7	5.2	10	7.7	2	2.2	4	3.7					-	-
信用保証事業等	Credit guarantee, etc.	1,701	0.7	3,419	1.4	5,299	2.0	6,824	2.4	2,258	0.8	4,233	1.3					-	-
個別貸倒引当金繰入※	Total provision for specific allowance for doubtful account *	③ 324	0.0	598	0.1	694	0.1	853	0.1	363	0.0	668	0.1					1,000	0.1
ローン事業	Loans outstanding	④ 207	0.0	328	0.1	438	0.1	549	0.1	199	0.0	400	0.1					-	-
個人向け無担保ローン	Unsecured	171	0.0	276	0.1	358	0.1	433	0.1	159	0.0	308	0.0					-	-
事業者向け無担保ローン	Small business	26	0.2	53	0.4	61	0.4	79	0.5	30	0.2	66	0.4					-	-
有担保ローン	Secured	10	0.6	0	-	17	1.2	36	2.6	9	0.7	24	2.1					-	-
信用保証事業等	Credit guarantee, etc.	117	0.1	269	0.1	256	0.1	303	0.1	164	0.1	268	0.1					-	-
合計	Total	①+③ 9,481	1.2	18,043	2.2	24,714	2.9	29,242	3.3	10,509	1.1	18,253	1.9					30,800	3.0
	増減率/YOY%	10.4		16.7		16.5		16.5		10.8		1.2						5.3	
ローン事業		②+④ 7,659	1.3	14,346	2.5	19,150	3.2	22,102	3.6	8,083	1.3	13,746	2.1					-	-
	増減率/YOY%	7.1		14.1		13.0		13.5		5.5		-4.2						-	-
個人向け無担保ローン	Unsecured	7,465	1.3	13,970	2.5	18,575	3.2	21,403	3.6	7,844	1.3	13,283	2.1					-	-
事業者向け無担保ローン	Small business	181	1.4	353	2.6	524	3.7	619	4.2	225	1.5	425	2.6					-	-
有担保ローン	Secured	12	0.7	21	1.4	50	3.4	79	5.7	14	1.2	37	3.2					-	-
クレジット事業	Installment receivables	2	1.8	7	4.9	7	5.2	10	7.7	2	2.2	4	3.7					-	-
信用保証事業等	Credit guarantee, etc.	1,818	0.8	3,689	1.5	5,556	2.1	7,128	2.5	2,422	0.8	4,501	1.4					-	-
貸倒関連費用(営業費用)	Credit cost (PL: Operating expenses)	10,278	1.3	20,598	2.5	28,332	2.5	35,174	3.9	10,068	1.1	18,523	1.9					35,500	3.4
期末貸倒引当金(流動)	Allowance for doubtful accounts at the end of FY (BS: Current assets)	46,729	5.7	48,487	5.8	49,551	5.8	51,866	5.8	51,426	5.6	52,139	5.4					56,500	5.4

※ 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.

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

(百万円/ Millions of Yen)		営業債権ベース (Including off-balance)														
		2025/3								2026/3						
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4
		/(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)	582,729	-	592,965	-	602,722	-	620,847	-	634,090	-	645,964	-		
個人向け無担保	Unsecured loan		562,216	-	572,185	-	581,707	-	599,363	-	612,270	-	623,754	-		
個人向け無担保以外	Secured loan and Small business loan		20,512	-	20,780	-	21,015	-	21,483	-	21,819	-	22,209	-		
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	95,616	16.4	96,029	16.2	98,211	16.3	99,986	16.1	98,775	15.6	99,181	15.4		
	前年同期比/YOY%		12.2		9.4		7.9		3.2		3.3		3.3			
個人向け無担保ローン→不良債権額	NPL of Unsecured loan	②	87,372	15.5	87,997	15.4	90,270	15.5	92,162	15.4	91,097	14.9	91,654	14.7		
	前年同期比/YOY%		14.8		11.7		9.6		4.3		4.3		4.2			
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		635	0.1	626	0.1	718	0.1	812	0.1	786	0.1	718	0.1		
危険債権	Doubtful receivables		24,804	4.4	24,871	4.4	26,192	4.5	28,666	4.8	26,619	4.4	26,264	4.2		
三月以上延滞債権	Receivables past due for three months or more		10,309	1.8	9,947	1.7	10,015	1.7	8,990	1.5	9,607	1.6	9,366	1.5		
貸出条件緩和債権	Restructured receivables		51,623	9.2	52,551	9.2	53,342	9.2	53,692	9.0	54,084	8.8	55,304	8.9		
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		8,243	40.2	8,031	38.7	7,941	37.8	7,824	36.4	7,677	35.2	7,527	33.9		
	前年同期比/YOY%		-9.1		-10.5		-8.7		-7.9		-6.9		-6.3			
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		5,657	27.6	5,478	26.4	5,323	25.3	5,211	24.3	5,048	23.1	4,900	22.1		
危険債権	Doubtful receivables		1,364	6.7	1,347	6.5	1,398	6.7	1,412	6.6	1,394	6.4	1,349	6.1		
三月以上延滞債権	Receivables past due for three months or more		201	1.0	216	1.0	252	1.2	236	1.1	260	1.2	277	1.3		
貸出条件緩和債権	Restructured receivables		1,020	5.0	988	4.8	966	4.6	963	4.5	973	4.5	1,000	4.5		
ローン事業以外の不良債権 ※4	Other NPL ※4		15,584	-	16,197	-	16,704	-	17,452	-	17,792	-	18,447	-		
	前年同期比/YOY%		24.5		23.5		19.2		17.9		14.2		13.9			
期末貸倒引当金	Allowance for NPL	③	53,025	-	54,662	-	55,617	-	58,333	-	57,731	-	58,261	-		
流動	Current assets	④	46,729	-	48,487	-	49,551	-	51,866	-	51,426	-	52,139	-		
固定	Non-current assets		6,296	-	6,174	-	6,065	-	6,467	-	6,304	-	6,122	-		
NPLカバー率 (ローン事業)	Coverage ratio (All)	③/①	55.5	-	56.9	-	56.6	-	58.3	-	58.4	-	58.7	-		
NPLカバー率 (うち、個人向け無担保ローン)	Coverage ratio (Unsecured loan)	④/②	53.5	-	55.1	-	54.9	-	56.3	-	56.5	-	56.9	-		

※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.

16.アイフル個人向け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)		2025/3					2026/3							
		Q1	Q2	Q3	Q4	構成比	Q1	構成比	Q2	構成比	Q3	構成比	Q4	構成比
件数/Account (千件/Thousand)		C.R.(%)					C.R.(%)							
貸付利率/ Interest rate	合計(Total)	1,269	1,294	1,307	1,335	100.0	1,347	100.0	1,364	100.0				
	=<15.0%	324	330	336	346	26.0	353	26.2	361	26.5				
	15.0%< =<18.0%	940	959	966	984	73.7	990	73.5	998	73.2				
	18.0%< =<20.0%	0	0	0	0	0.0	0	0.0	0	0.0				
	20.0%<	4	4	4	3	0.3	3	0.3	3	0.3				

残高/Loan balance(百万円/Million yen)

貸付利率/ Interest rate	合計(Total)	561,051	571,014	580,444	597,976	100.0	610,943	100.0	622,452	100.0				
	=<15.0%	272,681	276,955	281,978	291,912	48.8	299,727	49.1	307,371	49.4				
	15.0%< =<18.0%	286,448	292,231	296,722	304,401	50.9	309,627	50.7	313,558	50.4				
	18.0%< =<20.0%	82	77	68	66	0.0	63	0.0	63	0.0				
	20.0%<	1,838	1,749	1,674	1,594	0.3	1,525	0.2	1,459	0.2				

(2) 貸付金額別残高構成 (Breakdown by amount)

(2) 貸付金額別残高構成 (Breakdown by amount)		2025/3					2026/3							
		Q1	Q2	Q3	Q4	構成比	Q1	構成比	Q2	構成比	Q3	構成比	Q4	構成比
件数/Account (千件/Thousand)		C.R.(%)					C.R.(%)							
千円/ Thousands of yen	合計(Total)	1,269	1,294	1,307	1,335	100.0	1,347	100.0	1,364	100.0				
	=<100	281	285	280	279	20.9	273	20.3	271	19.9				
	100< =<200	149	153	156	162	12.2	165	12.3	169	12.4				
	200< =<300	162	166	171	175	13.1	178	13.2	182	13.4				
	300< =<400	122	125	129	133	10.0	134	10.0	136	10.0				
	400< =<500	257	261	265	269	20.2	272	20.2	274	20.2				
	500< =<1,000	173	174	177	182	13.7	187	13.9	190	13.9				
	1,000<	123	124	127	131	9.9	135	10.1	139	10.2				

残高/Loan balance (百万円/Million yen)

千円/ Thousands of yen	合計(Total)	561,051	571,014	580,444	597,976	100.0	610,943	100.0	622,452	100.0				
	=<100	12,413	12,609	12,308	12,330	2.1	11,982	2.0	11,897	1.9				
	100< =<200	22,987	23,606	24,077	25,033	4.2	25,449	4.2	26,006	4.2				
	200< =<300	41,760	42,948	44,016	45,002	7.5	45,799	7.5	46,859	7.5				
	300< =<400	43,219	44,300	45,461	46,889	7.8	47,486	7.8	48,145	7.7				
	400< =<500	120,196	122,442	124,104	126,005	21.1	127,112	20.8	128,457	20.6				
	500< =<1,000	130,743	131,884	133,640	137,647	23.0	140,728	23.0	142,794	22.9				
	1,000<	189,730	193,222	196,833	205,067	34.3	212,385	34.8	218,293	35.1				

17.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)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
ローン事業(営業貸付金残高)	Loans outstanding (百万円/ Millions of Yen)	94,059	99,184	103,466	108,009	20.0	111,301	18.3	115,518	16.5		122,700	13.6
事業者向け無担保ローン	Small business	77,867	80,971	82,980	85,358	13.8	86,116	10.6	88,013	8.7		95,700	12.1
有担保ローン	Secured	16,192	18,212	20,485	22,651	50.6	25,185	55.5	27,504	51.0		26,900	18.8
ローン事業口座数(残高あり)	N.of customer accounts (千件/ Thousand)	35	37	38	39	14.5	40	13.5	41	12.9		-	-
事業者向け無担保ローン	Small business	34	35	36	37	13.0	38	11.9	39	11.4		-	-
有担保ローン	Secured	1	1	1	2	51.7	2	51.8	2	46.8		-	-
ローン事業新規顧客件数	New accounts (件/ Number)	2,663	5,266	7,751	10,348	3.4	2,486	-6.6	4,939	-6.2		10,000	-
実質平均利回り ※	Average yield ※ (%)	-	-	-	11.2	-0.5	-	-	-	-		-	-

※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)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)													
営業収益	Operating revenue	3,000	6,247	9,751	13,285	28.9	3,744	24.8	7,715	23.5		16,000	20.4
営業貸付金利息	Interest on operating loans	2,030	4,056	6,130	8,274	25.1	2,309	13.7	4,725	16.5		10,000	20.8
その他	Other	969	2,191	3,621	5,010	35.6	1,435	48.1	2,989	36.4		6,000	19.7
営業費用	Operating expenses	2,974	5,781	8,226	12,550	21.3	3,225	8.5	6,427	11.2		13,600	8.4
金融費用	Financial expenses	207	424	661	909	35.3	308	48.7	646	52.2		-	-
貸倒費用	Credit cost	1,842	3,477	4,711	7,837	22.4	1,804	-2.1	3,566	2.6		-	-
広告宣伝費	Advertising expenses	249	487	733	1,014	2.5	306	22.8	622	27.7		-	-
人件費	Personnel expenses	257	508	795	1,076	15.2	335	30.1	659	29.5		-	-
その他	Other	416	882	1,325	1,711	27.2	470	12.8	932	5.7		-	-
営業利益	Operating profit (loss)	25	466	1,525	734	-	519	-	1,287	175.9		2,300	213.0
営業外収益	Non-operating income	4	8	13	17	-0.2	1	-73.0	11	24.6		-	-
営業外費用	Non-operating expenses	0	0	0	5	-74.0	0	60.5	3	258.0		-	-
経常利益	Ordinary profit (loss)	30	474	1,538	746	-	519	-	1,294	173.0		2,300	207.9
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-		-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-		-	-
税引前利益	Profit (loss) before income taxes	30	474	1,538	746	-	519	-	1,294	173.0		-	-
法人税・住民税及び事業税	Income taxes-current	235	738	1,284	1,313	14.7	390	65.6	1,002	35.8		-	-
法人税等調整額	Income taxes-deferred	-146	-417	-547	-1,101	-	-117	-	-411	-		-	-
当期純利益	Profit (loss)	-58	153	801	534	-	246	-	703	356.7		1,200	124.4

18.AGメディカル (AG MEDICAL)

(1) 営業実績 (Operating results)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
ローン事業(営業貸付金残高)	Total receivable outstanding (百万円/ Millions of Yen)	19,102	19,512	20,481	21,756	17.4	22,128	15.8	22,800	16.9		23,600	8.5
有担保ローン	Secured	19,102	19,512	20,481	21,756	17.4	22,128	15.8	22,800	16.9		23,600	8.5
ローン事業口座数 (残高あり)	N.of customer accounts (件/ Number)	1,029	1,098	1,165	1,239	27.6	1,296	25.9	1,354	23.3		-	-
有担保ローン	Secured	1,029	1,098	1,165	1,239	27.6	1,296	25.9	1,354	23.3		-	-
ローン事業新規顧客件数	New accounts (件/ Number)	89	197	302	422	9.0	100	12.4	215	9.1		400	-
実質平均利回り ※	Average yield ※ (%)	-	-	-	8.6	0.1	-	-	-	-		-	-

※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)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
営業収益	Operating revenue	418	859	1,310	1,772	30.5	501	19.8	1,018	18.5		2,000	12.9
営業貸付金利息	Interest on operating loans	409	831	1,273	1,729	29.2	487	19.1	989	19.0		2,000	15.7
その他	Other	9	27	36	42	114.5	14	53.9	28	4.0		0	-
営業費用	Operating expenses	348	698	1,008	1,492	33.0	350	0.4	630	-9.9		1,300	-12.9
金融費用	Financial expenses	60	123	192	263	30.3	87	44.4	178	44.8		-	-
貸倒費用	Credit cost	176	349	462	756	74.1	131	-25.4	199	-42.9		-	-
広告宣伝費	Advertising expenses	8	19	26	39	-36.9	11	34.5	22	18.5		-	-
人件費	Personnel expenses	63	120	190	253	3.7	64	1.5	124	3.7		-	-
その他	Other	39	86	132	178	0.6	55	39.7	104	20.7		-	-
営業利益	Operating profit (loss)	70	160	301	279	18.6	151	116.3	388	142.2		700	150.2
営業外収益	Non-operating income	0	0	0	0	-11.1	0	-60.0	0	-50.0		-	-
営業外費用	Non-operating expenses	-	0	0	0	-60.3	-	-	-	-		-	-
経常利益	Ordinary profit (loss)	70	159	301	279	19.1	151	116.3	388	143.1		700	150.7
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-		-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-		-	-
税引前利益	Profit (loss) before income taxes	70	159	301	279	19.1	151	116.3	388	143.1		-	-
法人税・住民税及び事業税	Income taxes-current	84	134	201	265	66.7	49	-41.8	99	-26.5		-	-
法人税等調整額	Income taxes-deferred	-26	-75	-92	-129	-	-2	-	-7	-		-	-
当期純利益	Profit (loss)	12	101	192	143	-4.9	105	754.4	297	194.2		400	179.2

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

(1) 営業実績 (Operating results)		営業債権ベース (Including off-balance)											2026/3	
		2025/3					2026/3					Plan	YoY(%)	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	YoY(%)	YoY(%)	YoY(%)
営業債権合計	Total receivable outstanding	(百万円/ Millions of Yen)	173,330	173,212	178,239	177,791	1.4	175,436	1.2	178,865	3.3		184,900	4.0
クレジット事業 (割賦売掛金残高)	Installment receivables		109,941	110,291	116,205	115,492	3.4	113,455	3.2	116,448	5.6		122,400	6.0
うち分割払い	Installment payments		14,235	14,776	15,799	16,193	16.4	17,056	19.8	18,029	22.0		-	-
うちホルビング払い	Revolving payments		39,995	40,172	40,388	39,573	-0.4	39,984	0.0	40,443	0.0		-	-
ローン事業 (営業貸付金残高)	Loans (Cash advance)		31,464	31,053	30,308	30,727	-3.0	30,883	-1.8	31,252	0.6		32,400	5.4
信用保証事業 (支払承諾見返)	Credit guarantee		29,554	29,411	29,225	28,926	-2.2	28,553	-3.4	28,514	-3.0		27,300	-5.6
その他営業債権	Other		2,370	2,456	2,500	2,644	11.7	2,544	7.3	2,649	7.9		2,600	-1.7
クレジットカード (Credit card)														
有効カード会員数	Number of card holders	(千人/ Thousand)	5,034	5,027	5,028	5,035	-0.3	4,999	-0.7	4,960	-1.3		-	-
プロパー	Proper		1,381	1,382	1,379	1,371	-0.1	1,355	-1.9	1,344	-2.7		-	-
提携	Affinity		3,653	3,644	3,648	3,664	-0.4	3,644	-0.3	3,615	-0.8		-	-
新規発行数	Number of new issue	(千枚/ Thousand)	117	241	368	516	11.1	104	-11.1	204	-15.6		-	-
プロパー	Proper		44	82	115	145	-5.3	32	-25.4	65	-20.1		-	-
提携	Affinity		73	159	253	371	19.1	71	-2.6	138	-13.3		-	-
取扱高	Transaction volume	(百万円/ Millions of Yen)	196,047	393,332	598,328	799,173	3.8	201,461	2.8	408,044	3.7		-	-
ショッピング	Shopping		188,954	379,716	577,988	771,942	4.1	194,403	2.9	394,115	3.8		-	-
キャッシング	Cashing		7,093	13,616	20,340	27,230	-5.3	7,057	-0.5	13,928	2.3		-	-
参考) ショッピング買上実績	ref. Shopping volume (excluding charges)		188,562	378,925	576,791	770,334	4.1	193,981	2.9	393,249	3.8		-	-
(2) 社員数 (N. of Total Employees)														
			2025/3					2026/3					2026/3	
			Q1	Q2	Q3	Q4	YoY	Q1	Q2	Q3	Q4	YoY	YoY	YoY
社員数	N. of total employees	(人)	888	887	886	884	-4	861	-27	828	-59		-	-
正社員数	N. of employees (regularly payroll)		422	423	422	421	5	417	-5	395	-28		-	-

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

会計ベース (On-balance)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)													
営業収益	Operating revenue	9,514	19,032	28,987	38,545	2.2	10,047	5.6	19,588	2.9		40,500	5.1
クレジット事業 (信用購入あっせん収益)	Revenue from installment receivable	5,401	11,103	17,036	22,837	5.9	5,684	5.2	11,512	3.7		24,300	6.4
ローン事業 (営業貸付金利息)	Interests on loans	941	1,688	2,623	3,336	-10.3	910	-3.3	1,744	3.3		3,500	4.9
信用保証事業 (信用保証収益)	Revenue from credit guarantee	480	960	1,434	1,903	-0.3	466	-3.1	939	-2.2		1,800	-5.5
その他	Other operating revenue	2,690	5,280	7,892	10,467	-0.5	2,986	11.0	5,392	2.1		10,800	3.2
営業費用	Operating expenses	9,330	18,632	28,140	37,953	3.0	9,782	4.8	19,387	4.1		40,000	5.4
金融費用	Financial expenses	341	667	988	1,353	17.9	386	13.4	786	17.8		-	-
貸倒関連費用	Credit cost	995	2,078	3,080	4,232	-16.9	1,330	33.6	2,163	4.1		-	-
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-		-	-
広告宣伝費	Advertising expenses	526	1,026	1,431	2,102	-22.7	463	-12.0	1,187	15.7		-	-
人件費	Personnel expenses	1,355	2,601	3,927	5,173	-0.1	1,372	1.2	2,643	1.6		-	-
その他の営業費用	Other operating expenses (SG&A)	6,111	12,258	18,711	25,090	10.5	6,229	1.9	12,605	2.8		-	-
販売促進費	Sales promotion expenses	789	1,554	2,382	3,279	4.1	737	-6.5	1,463	-5.9		-	-
支払手数料	Commission fee	3,182	6,552	10,057	13,327	15.0	3,376	6.1	6,877	5.0		-	-
通信費	Communication expenses	370	734	1,135	1,552	-1.6	410	10.8	809	10.3		-	-
減価償却費	Depreciation expenses	400	799	1,209	1,595	5.6	378	-5.4	764	-4.3		-	-
地代家賃・賃借料	Rent expenses and Rents	27	52	98	122	22.2	25	-8.8	47	-9.0		-	-
その他	Other	1,340	2,565	3,828	5,213	8.8	1,300	-3.0	2,641	3.0		-	-
営業利益	Operating profit	184	400	846	592	-31.3	265	43.8	201	-49.7		400	-32.4
営業外収益	Non-operating income	17	43	71	99	4.5	37	113.6	97	122.7		-	-
営業外費用	Non-operating expenses	2	5	5	9	0.2	2	9.3	3	-36.8		-	-
経常利益	Ordinary profit	199	439	911	682	-28.0	300	50.3	295	-32.6		500	-26.7
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-		-	-
特別損失	Extraordinary losses	-	-	-	-	-	5	-	5	-		-	-
税引前利益	Profit before income taxes	199	439	911	682	-24.2	294	47.3	290	-34.0		-	-
法人税・住民税及び事業税	Income taxes - current	-124	-58	-21	-25	-	378	-	231	-		-	-
法人税等調整額	Income taxes - deferred	-105	-168	-139	-65	-	26	-	117	-		-	-
当期純利益	Profit	429	665	1,072	772	112.3	-109	-	-58	-		60	-92.2

21.AGペイメントサービス (AG Payment Service)

(1) 営業実績 (Operating results)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
営業債権合計	Total receivable outstanding (百万円/ Millions of Yen)	69,642	77,653	83,993	87,752	41.6	95,066	36.5	101,516	30.7		123,000	40.2
クレジット事業 (割賦売掛金残高)	Installment receivables	69,565	77,585	83,931	87,699	41.7	95,019	36.6	101,469	30.8		123,000	40.3
保証事業 (支払承諾見返)	Guarantee	77	68	61	52	-37.3	47	-39.3	46	-31.9		-	-
口座数	N. of account (千件/ Thousand)	143	157	167	173	32.6	184	28.2	196	24.9		-	-
実質平均利回り ※	Average yield ※ (%)	-	-	-	9.7	0.1	-	-	-	-		-	-
買上実績 (後払い)	Transaction volume (BNPL) (百万円/ Millions of Yen)	2,803	4,953	7,070	9,069	-29.7	1,999	-28.7	4,133	-16.5		-	-

※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)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)													
営業収益	Operating revenue	1,790	3,659	5,637	7,806	43.6	2,242	25.2	4,666	27.5		10,400	33.2
クレジット事業 (信用購入あっせん収益)	Revenue from installment receivable	1,635	3,368	5,214	7,252	55.5	2,094	28.1	4,362	29.5		-	-
その他	Other operating revenue	154	290	422	554	-28.2	147	-4.9	304	4.6		-	-
営業費用	Operating expenses	1,513	2,993	4,475	5,949	8.1	1,750	15.7	3,524	17.7		6,400	7.6
金融費用	Financial expenses	183	387	628	876	49.2	306	67.2	640	65.5		-	-
貸倒関連費用	Credit cost	878	1,723	2,503	3,254	-2.1	954	8.6	1,882	9.2		-	-
支払手数料	Commission fee	164	318	482	677	13.6	184	11.9	360	13.2		-	-
人件費	Personnel expenses	147	274	435	571	18.7	151	2.7	299	9.4		-	-
その他の営業費用	Other operating expenses (SG&A)	139	289	424	568	11.0	153	10.2	340	17.8		-	-
営業利益	Operating profit	277	666	1,162	1,856	-	491	77.3	1,142	71.4		3,900	110.0
営業外収益	Non-operating income	0	1	1	2	-45.5	0	16.3	1	76.4		-	-
営業外費用	Non-operating expenses	0	0	0	1	153.8	0	-	1	-		-	-
経常利益	Ordinary profit	277	667	1,163	1,858	-	491	76.8	1,143	71.2		3,900	109.9
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-		-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-		-	-
税引前利益	Profit before income taxes	277	667	1,163	1,858	-	491	76.8	1,143	71.2		-	-
法人税・住民税及び事業税	Income taxes - current	248	465	705	1,072	-	-18	-	280	-39.7		-	-
法人税等調整額	Income taxes - deferred	-145	-253	-342	-501	-	142	-	40	-		-	-
当期純利益	Profit	175	455	800	1,286	-	367	109.5	821	80.5		2,700	109.9

22.ビットキャッシュ (BitCash)

(1) 営業実績 (Operating results)

		2025/3					2026/3					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.)	1,416	1,368	1,290	1,304	-12.5	1,327	1,340				-	-
カード販売額	Card Sales Amount	11,726	23,499	34,621	45,196	-13.0	11,111	22,354				46,100	2.0
決済額	Transaction Amount	11,726	23,483	34,592	45,319	-12.2	11,118	22,434				46,000	1.5

(2) 損益の内訳 (Revenue and Expenses)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/ Millions of Yen)													
営業収益	Operating revenue	1,112	2,217	3,245	4,254	-15.0	1,066	2,152				4,300	1.1
受取手数料	Commission income	995	1,988	2,927	3,830	-9.3	952	1,916				-	-
退蔵益	Breakage revenue	102	202	279	370	-48.6	95	194				-	-
その他	Other	14	25	37	53	-10.6	18	42				-	-
営業費用	Operating expenses	770	1,560	2,317	3,043	-6.8	751	1,526				3,100	1.9
金融費用	Financial expenses	-	-	-	-	-	-	-				-	-
広告宣伝費	Advertising expenses	15	30	40	40	-37.1	-	-				-	-
支払手数料	Commission fee	552	1,103	1,617	2,113	-13.1	513	1,034				-	-
人件費	Personnel expenses	81	165	258	350	22.9	101	196				-	-
減価償却費	Depreciation expenses	58	116	175	236	-1.1	60	121				-	-
その他	Other	62	144	226	302	22.6	76	174				-	-
営業利益	Operating profit (loss)	341	656	927	1,211	-30.3	314	626				1,200	-0.9
営業外収益	Non-operating income	1	3	5	15	158.2	3	6				-	-
営業外費用	Non-operating expenses	8	14	0	5	-78.0	0	0				-	-
経常利益	Ordinary profit (loss)	334	645	932	1,220	-28.9	318	632				1,300	6.5
特別利益	Extraordinary income	-	-	-	-	-	-	-				-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	16				-	-
税引前利益	Profit (loss) before income taxes	334	645	932	1,220	-28.9	318	616				-	-
法人税・住民税及び事業税	Income taxes-current	25	52	69	97	-55.6	23	49				-	-
法人税等調整額	Income taxes-deferred	93	173	261	338	-7.1	90	168				-	-
当期純利益	Profit (loss)	215	418	601	785	-30.7	204	397				800	1.8

23.AIRA & AIFUL

(1) 営業実績 (Operating results)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/Millions of yen (百万タイバーツ/ Millions of THB))													
営業貸付金残高	Loans outstanding	35,795	38,143	38,943	39,864	12.1	37,200	37,039	37,039	37,039	-2.9	35,900	-9.9
		(8,604)	(8,748)	(8,830)	(8,591)	-0.2	(8,454)	(8,342)	(8,342)	(8,342)	-4.6	(8,200)	-4.6
無担保ローン	Unsecured	35,794	38,142	38,942	39,863	12.1	37,200	37,039	37,039	37,039	-2.9	35,900	-9.9
		(8,604)	(8,748)	(8,830)	(8,591)	-0.2	(8,454)	(8,341)	(8,341)	(8,341)	-4.6	(8,200)	-4.6
ローン事業新規顧客件数	New accounts (件/Number)	9,545	20,516	33,199	43,103	-0.9	4,672	8,924	8,924	8,924	-56.5	24,000	-
口座数 (残高あり)	N. of accounts with balance (千件/Thousand)	305	303	302	291	-4.4	283	276	276	276	-9.0	-	-
期末為替レート	Current Exchange Rate (円/Yen)	4.16	4.36	4.41	4.64	0.51	4.40	4.44	4.44	4.44	0.08	4.36	-0.28

(2) 損益の内訳(日本円) (Revenue and Expenses)

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万円/Millions of yen)													
営業収益	Operating revenue	1,977	3,996	6,124	8,395	1.5	2,223	4,388	4,388	4,388	9.8	8,800	4.8
営業費用	Operating expenses	2,605	4,853	7,475	9,571	-0.8	2,471	4,578	4,578	4,578	-5.7	8,600	-10.1
金融費用	Financial expenses	307	618	941	1,271	10.8	322	627	627	627	1.5	-	-
貸倒費用	Credit cost	1,539	2,752	4,162	5,107	-4.1	1,187	2,354	2,354	2,354	-14.5	-	-
広告宣伝費	Advertising expenses	28	56	81	112	48.2	24	58	58	58	2.1	-	-
人件費	Personnel expenses	280	585	901	1,243	11.1	420	625	625	625	6.8	-	-
その他	Other	449	840	1,388	1,836	-7.5	517	913	913	913	8.6	-	-
営業利益	Operating profit (loss)	-628	-856	-1,351	-1,175	-	-248	-189	-189	-189	-	100	-
経常利益	Ordinary profit (loss)	-627	-854	-1,347	-1,171	-	-246	-187	-187	-187	-	100	-
当期純利益	Profit (loss)	-529	-706	-1,214	-1,034	-	-218	-197	-197	-197	-	10	-

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

		2025/3					2026/3					2026/3	
		Q1	Q2	Q3	Q4	YoY(%)	Q1	Q2	Q3	Q4	YoY(%)	Plan	YoY(%)
(百万タイバーツ/Millions of THB)													
営業収益	Operating revenue	474	949	1,444	1,952	-4.6	495	990	990	990	4.4	1,900	-2.7
営業費用	Operating expenses	624	1,152	1,763	2,225	-6.8	550	1,033	1,033	1,033	-10.4	1,900	-14.6
金融費用	Financial expenses	73	146	222	295	4.1	71	141	141	141	-3.6	-	-
貸倒費用	Credit cost	369	653	981	1,187	-9.9	264	531	531	531	-18.7	-	-
広告宣伝費	Advertising expenses	6	13	19	26	39.3	5	13	13	13	-3.0	-	-
人件費	Personnel expenses	67	139	212	289	4.3	93	141	141	141	1.5	-	-
その他	Other	107	199	327	427	-13.1	115	206	206	206	3.2	-	-
営業利益	Operating profit (loss)	-150	-203	-318	-273	-	-55	-42	-42	-42	-	40	-
経常利益	Ordinary profit (loss)	-150	-202	-317	-272	-	-55	-42	-42	-42	-	40	-
当期純利益	Profit (loss)	-126	-167	-286	-240	-	-48	-44	-44	-44	-	0	-
期中平均為替レート	Average Exchange Rate (円/Yen)	4.17	4.21	4.24	4.30	0.26	4.49	4.43	4.43	4.43	0.22	4.45	0.15