2027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, 2027)

目次	Content	01
連結	Consolidated	
1.グループ一覧	Group Companies	02
2.主要利益数値	Main Indices / Consolidated & AIFUL	03
3.営業実績	Operating Results	04
4.貸借対照表	Balance Sheet	05
5.損益計算書	Income Statement	06
6.営業費用	Operating Expenses	07
7.資金調達	Funding	08
8.不良債権	Non-performing loans (NPL)	09
9.利息返還損失引当金	Allowances Related to Loss on Interest Repayment	10
アイフル	AIFUL	
10.営業実績	Operating Results	11
11.損益計算書	Income Statement	12
12.営業費用	Operating Expenses	13
13.資金調達	Funding	14
14.貸倒損失	Credit Cost	15
15.不良債権	Non-performing loans (NPL)	16
16.債権ポートフォリオ（個人向け無担保ローン）	Loan Portfolio (Unsecured Loan)	17
連結子会社	Consolidated subsidiaries	
17.AGビジネスサポート	AG BUSINESS SUPPORT	18
18.AGメディカル	AG MEDICAL	19
19.ライフカード営業実績	LIFECARD / Operating Results	20
20.ライフカード損益計算書	LIFECARD / Income Statement	21
21.AGペイメントサービス	AG Payment Service	22
22.ビットキャッシュ	BitCash	23
23.AIRA & AIFUL	AIRA & AIFUL	24

ムニノバホールディングス株式会社

Muninova Holdings Inc.

2.グループ一覧（Group Companies)

(2026年9月末時点/As of September 30, 2026)

会社名			Company name		設立年月 Date of establishment	資本金 Capital stock	ムニバ持ち分比 Muninova's ownership ratio	主な事業内容 Summary of Business
ムニバホールディングス株式会社			Muninova Holdings Inc.		2026/4	20億円 [2,000 million yen]	-	グループ会社の経営管理及びこれに附帯又は関連する業務 Management of group companies and ancillary or related operations
【連結子会社】国内子会社 15社　海外子会社 1社			[Consolidated Subsidiaries] Domestic: 16　Overseas: 1					
	国内	アイフル株式会社	Domestic	AIFUL CORPORATION	1978/2	940億円 [94,000 million yen]	100.00%	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
		ライフカード株式会社		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%	個別信用購入あっせん/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		AG BUSINESS SUPPORT CORPORATION	2001/1	1.1億円 [110 million yen]	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		AG MEDICAL CORPORATION	2020/7	1.1億円 [110 million yen]	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)
		セブンシーズ株式会社 ※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
		株式会社テンプレイト ※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
		あんしん保証株式会社 ※2,4		Anshin Guarantor Service Co.,Ltd. ※2,4	2002/12	6.8億円 [680 million yen]	77.67% (77.67%)	家賃保証 Rent obligation guarantee business
	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

※1 特定子会社に該当する会社はありません。
There are no subsidiaries that fall under the category of specified subsidiaries.

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

※3 持分は、100分の50以下でありますが、実質的に支配しているため子会社としております。
Although the ownership ratio is 50% or less, the company is treated as a subsidiary due to effective control.

※4 有価証券報告書を提出しております。
A Securities report has been filed.

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

(1) 連結 (Consolidated)

(百万円/Millions of Yen)			2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	Operating revenue		51,616	15.7	104,454	14.4	159,709	13.7	214,693	13.6	57,339	11.1	115,824	10.9					239,800	11.7
営業費用	Operating expenses		44,370	8.6	87,748	6.7	131,936	8.4	180,588	10.3	47,467	7.0	94,022	7.1					197,800	9.5
営業利益	Operating profit		7,246	92.1	16,705	84.9	27,772	47.5	34,105	34.8	9,871	36.2	21,802	30.5					42,000	23.1
経常利益	Ordinary profit		6,737	72.7	16,489	69.6	28,210	42.8	35,543	32.5	9,791	45.3	21,801	32.2					42,000	18.2
親会社株主に帰属する当期純利益	Profit attributable to owners of parent		4,009	7.7	12,661	76.1	22,474	50.8	27,123	20.5	10,483	161.5	21,353	68.6					34,200	26.1
総資産	Total assets		1,473,978	10.8	1,520,877	14.3	1,605,581	15.4	1,640,117	13.2	1,714,243	16.3	1,804,785	18.7					1,938,900	18.2
純資産	Net assets		224,243	10.5	233,043	13.1	240,313	12.4	245,278	10.8	248,693	10.9	260,139	11.6					266,500	8.7
期末発行済株式総数	N. of Shares issued	(千株/Thousand)	484,620	0.0	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)	8.37	8.7	26.44	77.0	46.93	51.2	56.63	20.7	21.89	161.5	44.57	68.6					71.38	26.1
一株当たり純資産	BPS	(円/Yen)	461.61	11.1	479.70	13.3	494.46	12.4	503.97	10.7	510.80	10.7	532.94	11.1					547.62	8.7
自己資本比率	Equity ratio	(%)	15.0	*0.0*	15.1	*-0.1*	14.8	*-0.3*	14.7	*-0.3*	14.3	*-0.7*	14.1	*-1.0*					13.5	*-1.2*
総資産経常利益率	ROA	(%)	1.8	*0.6*	2.2	*0.7*	2.5	*0.5*	2.3	*0.3*	2.3	*0.5*	2.5	*0.3*					2.3	-
自己資本当期純利益率	ROE	(%)	7.3	*-0.2*	11.3	*4.1*	13.1	*3.4*	11.8	*1.0*	17.3	*10.0*	17.1	*5.8*					13.6	*1.8*

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

※2 2026年4月1日よりムニノバホールディングス株式会社として新規上場しましたが、参考としてアイフルグループの過去数値を入れております。YOY(%)はアイフルグループの過去数値より算出しております。

Historical data of the former AIFUL Group are presented for reference purposes, as Muninova Holdings Inc. was newly listed on April 1, 2026. Year-on-year (YoY) percentages are calculated using these historical data.

(2) アイフル (AIFUL)

(百万円/Millions of Yen)			2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	Operating revenue		29,220	10.5	59,678	11.9	90,679	10.9	121,762	10.5	32,027	9.6	64,707	8.4					131,100	7.7
営業費用	Operating expenses		24,576	5.6	47,463	1.3	70,518	3.7	96,345	7.3	25,584	4.1	48,477	2.1					97,500	1.2
営業利益	Operating profit		4,644	47.2	12,215	88.2	20,161	46.3	25,417	24.6	6,442	38.7	16,229	32.9					33,500	31.8
経常利益	Ordinary profit		5,732	32.2	14,786	73.8	24,750	44.3	30,937	28.9	7,377	28.7	17,048	15.3					34,800	12.5
当期純利益	Profit		4,030	-0.1	12,619	103.5	21,342	63.1	23,101	18.1	9,668	139.9	18,258	44.7					32,500	40.7
総資産	Total assets		1,194,978	14.9	1,237,233	16.6	1,299,912	17.7	1,323,923	13.8	1,260,912	5.5	1,175,520	-5.0					1,256,000	-5.1
純資産	Net assets		185,521	10.8	194,235	15.0	200,096	13.8	201,684	10.8	180,024	-3.0	188,252	-3.1					186,200	-7.7
一株当たり当期純利益	EPS	(円/Yen)	8.42	0.8	26.35	104.4	44.56	63.5	48.23	18.3	-	-	-	-					-	-
一株当たり純資産	BPS	(円/Yen)	387.45	11.2	405.50	15.0	417.74	13.8	421.06	10.8	-	-	-	-					-	-
自己資本比率	Equity ratio	(%)	15.5	*-0.6*	15.7	*-0.2*	15.4	*-0.5*	15.2	*-0.4*	14.3	*-1.2*	16.0	*0.3*					14.8	*-0.4*
総資産経常利益率	ROA	(%)	1.9	*0.2*	2.5	*0.8*	2.7	*0.5*	2.5	*0.3*	2.3	*0.4*	2.7	*0.2*					2.7	*0.2*
自己資本当期純利益率	ROE	(%)	8.8	*-0.9*	13.4	*6.0*	14.8	*4.6*	12.0	*0.7*	20.3	*11.5*	18.7	*5.3*					16.8	*4.8*

※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ＦＰＣ、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、セブンシーズ株式会社、株式会社Liblock、株式会社セイロップを、第２四半期より株式会社テンプレイト、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.

4.連結営業実績 (Operating Results / Consolidated)

営業債権ベース (Including off-balance)

(1) 営業実績 (Operating results)

(百万円/Millions of Yen)			2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業債権合計	**Total receivable outstanding**		**1,376,559**	**13.4**	**1,425,222**	**13.7**	**1,481,728**	**14.6**	**1,539,593**	**14.9**	**1,578,606**	**14.7**	**1,637,451**	**14.9**					**1,754,600**	**14.0**
ローン事業（営業貸付金残高）	Loans outstanding		829,834	9.7	846,932	9.4	865,244	9.6	890,559	9.2	899,176	8.4	909,877	7.4					941,300	5.7
個人向け無担保	Unsecured		676,898	8.0	688,473	7.9	699,500	8.0	717,775	7.7	725,584	7.2	730,812	6.1					753,600	5.0
事業者向け無担保	Small business		103,713	11.9	106,386	10.2	109,392	10.4	112,976	10.5	112,966	8.9	115,262	8.3					119,800	6.0
有担保	Secured		48,591	31.3	51,483	30.9	55,785	31.4	58,928	28.7	59,817	23.1	63,067	22.5					66,800	13.4
その他 *1	Other*1		631	-	589	-	564	-	878	29.1	808	28.0	735	24.8					900	2.5
クレジット事業（割賦売掛金残高）	Installment receivables		208,610	16.1	218,049	16.0	230,789	15.2	237,191	16.7	243,099	16.5	254,685	16.8					282,600	19.1
信用保証事業等（支払承諾見返）	Guarantee		308,737	22.5	329,929	24.9	355,042	28.6	381,017	30.5	405,057	31.2	438,260	32.8					491,700	29.0
信用保証事業	Credit guarantee business		308,546	22.6	329,763	25.0	354,782	28.6	380,576	30.5	404,478	31.1	437,608	32.7					490,900	29.0
信用保証事業以外	Other		190	-44.9	166	-45.5	260	-0.8	440	97.5	578	203.4	651	292.3					700	59.0
その他営業債権	Other receivables		29,376	13.5	30,310	11.0	30,652	12.1	30,825	5.4	31,273	6.5	34,627	14.2					38,900	26.2
ローン事業口座数（残高あり）	**N. of Loan business client accounts (with balance)**	(千件/Thousand)	**1,800**	**3.2**	**1,810**	**2.5**	**1,815**	**2.1**	**1,832**	**2.1**	**1,836**	**2.0**	**1,847**	**2.1**					**-**	**-**
個人向け無担保	Unsecured		1,742	3.0	1,751	2.2	1,754	1.9	1,770	1.8	1,774	1.8	1,784	1.9					-	-
事業者向け無担保	Small business		53	11.9	54	11.5	56	10.4	57	9.6	57	7.1	57	5.1					-	-
有担保	Secured		4	21.3	4	20.7	4	18.9	4	19.7	5	19.0	5	17.8					-	-
ローン事業新規顧客件数	**N. of New clients in loan business**	(件/Number)	**85,789**	**-15.7**	**167,647**	**-15.6**	**252,858**	**-12.6**	**332,310**	**-12.6**	**81,560**	**-4.9**	**162,219**	**-3.2**					**-**	**-**
個人向け無担保	Unsecured		83,046	-16.0	162,175	-15.9	244,687	-12.8	321,190	-12.9	78,979	-4.9	157,171	-3.1					-	-
事業者向け無担保	Small business		2,290	-11.9	4,543	-10.3	6,743	-8.8	9,164	-7.1	2,071	-9.6	4,044	-11.0					-	-
有担保	Secured		453	43.8	929	29.6	1,428	23.3	1,956	24.6	510	12.6	1,004	8.1					-	-
クレジットカード会員数	**Credit card holders**	(千件/Thousand)	**4,999**	**-0.7**	**4,960**	**-1.3**	**4,938**	**-1.8**	**4,958**	**-1.5**	**4,949**	**-1.0**	**4,945**	**-0.3**					**-**	**-**
新規クレジットカード発券数	**New credit cards issued**		**104**	**-11.1**	**204**	**-15.6**	**313**	**-15.1**	**476**	**-7.8**	**120**	**14.9**	**249**	**22.4**					**-**	**-**

※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 bad debt write-offs have been disclosed since Q4 of FY03/25.

(2) 社員数 (N. of Total Employees)

			2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY	Q2	YoY	Q3	YoY	Q4	YoY	2027/3 Plan	YoY
社員数	**N. of employees**	(人)	**3,972**	***-37***	**4,061**	***40***	**4,092**	***24***	**4,031**	***-12***	**4,036**	***64***	**4,231**	***170***					**-**	**-**
正社員数	N. of employees (regularly payroll)		2,628	*-115*	2,624	*-111*	2,629	*-125*	2,610	*-128*	2,667	*39*	2,803	*179*					-	-
参考）ムニノバグループ社員数 *2	ref: N. of total employees at Muninova Group		5,122	-	5,173	-	5,179	-	5,113	-	5,148	-	5,165	-					-	-

※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.

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

		2026/3								2027/3							
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4	
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
流動資産	**Current Assets**	**1,363,030**	**9.8**	**1,408,845**	**13.7**	**1,489,474**	**14.6**	**1,519,377**	**13.6**	**1,569,396**	**15.1**	**1,654,875**	**17.4**				
現金及び預金	Cash and Deposits	45,899	-24.2	44,252	-8.9	58,086	-6.0	42,214	-30.3	45,767	-0.2	49,809	12.5				
営業貸付金	Accounts Receivable-operating Loans	801,441	9.5	819,482	10.3	839,272	10.6	865,424	10.1	874,861	9.1	886,384	8.1				
割賦売掛金	Accounts Receivable-installment	202,609	16.6	212,060	16.6	223,858	15.1	231,236	17.2	236,941	16.9	248,348	17.1				
買取債権	Purchased Receivables	9,785	14.2	9,970	6.3	9,307	5.4	8,663	-12.2	9,015	-7.8	8,844	-11.2				
貸倒引当金	Allowance for Doubtful Accounts	-88,893	10.2	-90,288	7.8	-92,735	8.2	-99,574	10.6	-97,403	9.5	-99,469	10.1				
固定資産	**Noncurrent Assets**	**110,948**	**24.5**	**112,032**	**21.5**	**116,107**	**26.1**	**120,740**	**8.2**	**144,833**	**30.5**	**149,897**	**33.7**				
有形固定資産	Property, Plant and Equipment	34,256	101.7	33,666	101.7	33,211	101.4	32,863	-3.7	32,724	-4.4	32,588	-3.2				
無形固定資産	Intangible Assets	31,078	9.2	31,652	12.3	32,683	13.6	34,774	17.8	35,886	15.4	38,988	23.1				
のれん	Goodwill	10,372	-14.5	10,351	1.6	10,050	1.0	10,487	8.0	10,167	-1.9	11,263	8.8				
ソフトウエア	Software	7,562	13.1	7,506	10.4	7,563	3.5	7,810	-1.0	8,678	14.7	9,241	23.1				
ソフトウエア仮勘定	Software in progress	10,759	13.7	11,411	32.4	12,748	41.8	14,225	50.4	14,855	38.0	16,335	43.1				
投資その他の資産	Investments and Other Assets	45,613	4.6	46,712	-1.2	50,211	7.2	53,102	10.9	76,222	67.1	78,319	67.6				
繰延税金資産	Deferred Tax Assets	23,573	12.7	25,250	17.4	25,762	22.0	27,082	10.3	27,735	17.6	29,359	16.2				
貸倒引当金	Allowance for Doubtful Accounts	-12,323	-6.1	-11,883	-7.5	-11,463	-8.1	-11,384	-10.0	-10,661	-13.4	-10,200	-14.1				
資産合計	**Total Assets**	**1,473,978**	**10.7**	**1,520,877**	**14.3**	**1,605,581**	**15.4**	**1,640,117**	**13.2**	**1,714,243**	**16.3**	**1,804,785**	**18.6**				
流動負債	**Current Liabilities**	**846,949**	**10.9**	**850,683**	**14.6**	**921,846**	**16.9**	**951,948**	**20.5**	**1,003,558**	**18.4**	**1,089,386**	**28.0**				
短期借入金	Short-term Loans Payable	108,476	5.1	99,658	11.7	128,069	45.9	107,549	26.6	116,956	7.8	137,695	38.1				
コマーシャル・ペーパー	Commercial Papers	29,000	-7.0	12,000	-65.7	25,000	-28.5	14,000	-19.5	8,000	-72.4	1,000	-91.6				
1年内返済予定の長期借入金	Current Portion of Long-term Loans Payable	247,415	3.9	249,901	6.4	252,615	4.2	262,513	4.1	283,829	14.7	294,781	17.9				
1年内償還予定の社債	Current Portion of Bonds	30,000	-	30,000	-	15,000	0.0	35,000	133.3	50,000	66.6	50,000	66.6				
支払承諾(信用保証買掛金)	Provision for Loss on Guarantees	320,647	22.1	341,681	23.4	366,050	26.9	391,983	28.9	415,981	29.7	449,142	31.4				
固定負債	**Noncurrent Liabilities**	**402,786**	**10.6**	**437,150**	**14.3**	**443,421**	**14.0**	**442,890**	**1.2**	**461,992**	**14.6**	**455,260**	**4.1**				
社債	Bonds Payable	80,000	0.0	105,000	31.2	105,000	61.5	85,000	-10.5	90,000	12.5	90,000	-14.2				
長期借入金	Long-term Loans Payable	306,352	15.9	316,296	11.7	322,987	5.7	343,406	5.7	358,430	16.9	352,147	11.3				
利息返還損失引当金	Provision for Loss on Interest Repayment	7,988	-25.9	7,496	-25.6	6,998	-25.2	6,544	-25.3	6,091	-23.7	5,681	-24.2				
負債合計	**Total Liabilities**	**1,249,735**	**10.8**	**1,287,834**	**14.5**	**1,365,268**	**15.9**	**1,394,839**	**13.6**	**1,465,550**	**17.2**	**1,544,646**	**19.9**				
株主資本	Shareholders' Equity	219,011	10.8	227,850	13.6	234,788	12.7	239,437	10.9	247,047	12.7	257,990	13.2				
利益剰余金	Retained Earnings	115,506	23.5	124,214	28.0	131,153	25.2	135,802	20.9	143,412	24.0	154,282	24.2				
その他の包括利益累計額	Accumulated Other Comprehensive Income	1,907	-7.1	1,924	-12.8	2,056	-15.1	1,960	-6.5	2,378	24.6	-2,625	-				
非支配株主持分	Non-controlling Interests	3,209	-2.2	3,269	-3.1	3,468	9.2	3,879	11.6	4,024	25.3	4,774	46.0				
純資産合計	**Total Net Assets**	**224,243**	**10.4**	**233,043**	**13.0**	**240,313**	**12.3**	**245,278**	**10.7**	**248,693**	**10.9**	**260,139**	**11.6**				
負債純資産合計	**Total Liabilities and Net Assets**	**1,473,978**	**10.7**	**1,520,877**	**14.3**	**1,605,581**	**15.4**	**1,640,117**	**13.2**	**1,714,243**	**16.3**	**1,804,785**	**18.6**				

※ 主要な数値のみを開示　※ Key figures only.

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

会計ベース (On-balance)

		2026/3								2027/3								2027/3	
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
営業収益	**Operating revenue**	**51,616**	**15.7**	**104,454**	**14.4**	**159,709**	**13.7**	**214,693**	**13.6**	**57,339**	**11.1**	**115,824**	**10.9**					**239,800**	**11.7**
ローン事業（営業貸付金利息）	Interest on operating loans	28,555	11.1	57,811	11.6	88,239	11.0	118,577	11.2	31,413	10.0	63,550	9.9					128,400	8.3
個人向け無担保	Unsecured	25,201	10.6	50,918	10.9	77,613	10.0	104,077	10.1	27,358	8.6	55,218	8.4					111,200	6.8
事業者向け無担保	Small business	2,355	9.0	4,877	13.3	7,520	15.6	10,261	18.4	2,886	22.6	5,937	21.7					12,200	18.9
有担保	Secured	998	31.1	2,015	27.4	3,105	27.9	4,237	24.4	1,168	17.0	2,394	18.8					4,900	15.6
クレジット事業（信用購入あっせん収益）	Revenue from installment receivable	7,779	10.3	15,875	9.5	24,603	10.3	33,330	10.6	8,547	9.9	17,502	10.2					37,200	11.6
信用保証事業（信用保証収益）	Revenue from credit guarantee	5,766	13.2	11,693	12.2	17,760	11.4	23,885	11.0	6,272	8.8	12,662	8.3					25,700	7.6
その他の営業収益	Other operating revenue	9,514	40.3	19,073	31.3	29,106	27.6	38,899	26.3	11,106	16.7	22,110	15.9					48,400	24.4
買取債権回収高	Collection from purchased receivable	556	27.0	1,018	20.1	1,590	11.3	2,154	15.5	543	-2.4	1,041	2.3					-	-
償却債権取立益	Recoveries of written off claims	1,655	-4.8	3,226	-4.4	4,810	-6.0	6,260	-6.7	1,676	1.2	3,256	0.9					-	-
受取手数料	Commission income	2,214	161.3	4,582	61.9	6,927	41.5	9,279	33.2	2,580	16.5	5,365	17.1					-	-
保険収益	Insurance income	1,557	39.7	3,305	44.6	5,225	49.2	6,969	47.4	2,077	33.4	4,335	31.2					-	-
その他	Other	3,531	33.6	6,940	33.7	10,551	34.2	14,236	35.3	4,229	19.8	8,111	16.9					-	-
営業費用	**Operating expenses**	**44,370**	**8.6**	**87,748**	**6.7**	**131,936**	**8.4**	**180,588**	**10.3**	**47,467**	**7.0**	**94,022**	**7.1**					**197,800**	**9.5**
金融費用	Financial expenses	2,882	27.5	5,877	31.6	9,059	32.8	12,467	31.1	3,942	36.8	8,275	40.8					18,800	50.8
貸倒関連費用	Credit cost	15,585	-0.8	28,756	-7.0	42,892	-1.3	59,143	3.9	15,837	1.6	30,489	6.0					60,300	2.0
貸倒損失	Bad debt write-offs	15,791	14.6	27,262	4.6	39,071	6.9	48,917	6.7	17,259	9.3	32,464	19.1					55,100	12.6
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-					-	-
利息返還金	Interest repayment	783	-19.7	1,275	-23.9	1,773	-26.1	2,227	-25.5	453	-42.2	862	-32.4					1,600	-28.2
広告宣伝費	Advertising expenses	4,565	1.5	9,264	2.5	13,904	3.8	19,226	3.6	4,977	9.0	9,477	2.3					20,100	4.5
人件費	Personnel expenses	5,875	12.0	11,544	9.0	17,306	7.3	23,083	6.4	5,987	1.9	11,914	3.2					24,800	7.4
その他の営業費用	Other operating expenses (SG&A)	15,462	17.6	32,305	18.7	48,774	16.4	66,668	16.8	16,721	8.1	33,866	4.8					73,500	10.2
営業利益	**Operating profit (loss)**	**7,246**	**92.1**	**16,705**	**84.9**	**27,772**	**47.5**	**34,105**	**34.8**	**9,871**	**36.2**	**21,802**	**30.5**					**42,000**	**23.1**
営業外収益	Non-operating income	92	-31.8	290	-58.8	471	-50.6	1,485	-5.0	389	322.5	548	88.9					-	-
営業外費用	Non-operating expenses	600	-	506	-	34	52.3	47	-2.8	470	-21.7	549	8.5					-	-
経常利益	**Ordinary profit (loss)**	**6,737**	**72.7**	**16,489**	**69.6**	**28,210**	**42.8**	**35,543**	**32.5**	**9,791**	**45.3**	**21,801**	**32.2**					**42,000**	**18.2**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	0	-	703	-					-	-
特別損失	Extraordinary losses	161	-	206	-87.0	226	-88.7	933	-63.8	63	-61.0	92	-55.3					-	-
税引前利益	**Profit (loss) before income taxes**	**6,576**	**68.6**	**16,282**	**100.1**	**27,984**	**57.6**	**34,610**	**42.8**	**9,728**	**47.9**	**22,412**	**37.6**					**-**	**-**
法人税・住民税及び事業税	Income taxes-current	1,729	321.3	4,321	107.8	6,510	68.4	9,098	51.9	-34	-	2,114	-51.1					-	-
法人税等調整額	Income taxes-deferred	923	-	-646	-	-1,010	-	-1,758	-	-956	-	-1,447	-					-	-
当期純利益	**Profit (loss)**	**3,922**	**12.8**	**12,607**	**83.3**	**22,483**	**56.6**	**27,269**	**23.5**	**10,719**	**173.3**	**21,745**	**72.5**					**-**	**-**
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	-86	-	-54	-	9	-	145	-	235	-	391	-					-	-
親会社株主に帰属する当期純利益	**Profit (loss) attributable to owners of parent**	**4,009**	**7.7**	**12,661**	**76.1**	**22,474**	**50.8**	**27,123**	**20.5**	**10,483**	**161.5**	**21,353**	**68.6**					**34,200**	**26.1**

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

会計ベース (On-balance)

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

		2026/3								2027/3							
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4	
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
営業収益	**Operating revenue**	**51,616**	**15.7**	**104,454**	**14.4**	**159,709**	**13.7**	**214,693**	**13.6**	**57,339**	**11.1**	**115,824**	**10.9**				
営業費用	**Operating expenses**	**44,370**	**8.6**	**87,748**	**6.7**	**131,936**	**8.4**	**180,588**	**10.3**	**47,467**	**7.0**	**94,022**	**7.1**				
金融費用	Financial expenses	2,882	27.5	5,877	31.6	9,059	32.8	12,467	31.1	3,942	36.8	8,275	40.8				
貸倒関連費用	Credit cost	15,585	-0.8	28,756	-7.0	42,892	-1.3	59,143	3.9	15,837	1.6	30,489	6.0				
貸倒損失	Bad debt write-offs	15,791	14.6	27,262	4.6	39,071	6.9	48,917	6.7	17,259	9.3	32,464	19.1				
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-				
利息返還金	Interest repayment	783	-19.7	1,275	-23.9	1,773	-26.1	2,227	-25.5	453	-42.2	862	-32.4				
広告宣伝費	Advertising expenses	4,565	1.5	9,264	2.5	13,904	3.8	19,226	3.6	4,977	9.0	9,477	2.3				
人件費	Personnel expenses	5,875	12.0	11,544	9.0	17,306	7.3	23,083	6.4	5,987	1.9	11,914	3.2				
その他の営業費用	Other operating expenses (SG&A)	15,462	17.6	32,305	18.7	48,774	16.4	66,668	16.8	16,721	8.1	33,866	4.8				
売上原価	Cost of sales	533	315.8	1,272	634.0	1,859	736.4	3,090	769.4	618	16.0	1,347	5.9				
消費税	Consumption tax	1,699	6.5	3,462	6.9	5,219	6.6	7,010	4.8	1,474	-13.3	2,887	-16.6				
消耗品費	Supplies expenses	344	5.8	582	5.3	848	9.1	1,191	1.0	289	-16.1	568	-2.4				
修繕費	Repair expenses	400	-19.5	797	-18.2	1,241	-7.9	1,955	12.8	578	44.5	976	22.4				
保険費用	Insurance claims and others	990	10.5	2,973	73.9	4,841	84.6	6,653	85.7	1,905	92.4	3,894	31.0				
販売促進費	Sales promotion expenses	956	-5.3	1,952	-2.7	3,047	-1.0	4,234	1.0	1,172	22.5	2,264	15.9				
支払手数料	Commission fee	6,499	22.9	13,127	14.1	19,735	9.3	26,552	8.9	7,145	9.9	14,680	11.8				
通信費	Communication expenses	931	23.0	1,875	21.1	2,857	17.3	3,831	16.5	995	6.9	1,996	6.5				
減価償却費	Depreciation expenses	1,169	19.7	2,605	27.4	3,842	24.7	5,255	22.4	1,005	-14.1	2,067	-20.6				
賃借料・地代家賃	Rent expenses and Rents	440	-18.9	807	-26.3	1,100	-32.8	1,391	-35.9	206	-53.1	392	-51.5				
その他	Other	1,495	33.5	2,847	21.1	4,181	11.7	5,500	5.3	1,331	-10.9	2,791	-2.0				

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

		2026/3								2027/3							
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4	
(%)			YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY
営業費用	**Operating expenses**	**86.0**	***-5.6***	**84.0**	***-6.1***	**82.6**	***-4.0***	**84.1**	***-2.5***	**82.8**	***-3.2***	**81.2**	***-2.8***				
金融費用	Financial expenses	5.6	*0.5*	5.6	*0.7*	5.7	*0.8*	5.8	*0.8*	6.9	*1.3*	7.1	*1.5*				
貸倒関連費用	Credit cost	30.2	*-5.0*	27.5	*-6.4*	26.9	*-4.0*	27.5	*-2.6*	27.6	*-2.6*	26.3	*-1.2*				
貸倒損失	Bad debt write-offs	30.6	*-0.3*	26.1	*-2.4*	24.5	*-1.5*	22.8	*-1.5*	30.1	*-0.5*	28.0	*1.9*				
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-				
利息返還金	Interest repayment	1.5	*-0.7*	1.2	*-0.6*	1.1	*-0.6*	1.0	*-0.6*	0.8	*-0.7*	0.7	*-0.5*				
広告宣伝費	Advertising expenses	8.8	*-1.2*	8.9	*-1.0*	8.7	*-0.8*	9.0	*-0.8*	8.7	*-0.1*	8.2	*-0.7*				
人件費	Personnel expenses	11.4	*-0.4*	11.1	*-0.5*	10.8	*-0.7*	10.8	*-0.7*	10.4	*-1.0*	10.3	*-0.8*				
その他の営業費用	Other operating expenses (SG&A)	30.0	*0.5*	30.9	*1.1*	30.5	*0.7*	31.1	*0.9*	29.2	*-0.8*	29.2	*-1.7*				
売上原価	Cost of sales	1.0	*0.7*	1.2	*1.0*	1.2	*1.0*	1.4	*1.2*	1.1	*0.1*	1.2	*0.0*				
消費税	Consumption tax	3.3	*-0.3*	3.3	*-0.2*	3.3	*-0.2*	3.3	*-0.2*	2.6	*-0.7*	2.5	*-0.8*				
消耗品費	Supplies expenses	0.7	*-0.1*	0.6	*0.0*	0.5	*-0.1*	0.6	*0.0*	0.5	*-0.2*	0.5	*-0.1*				
修繕費	Repair expenses	0.8	*-0.3*	0.8	*-0.3*	0.8	*-0.2*	0.9	*0.0*	1.0	*0.2*	0.8	*0.0*				
保険費用	Insurance claims and others	1.9	*-0.1*	2.8	*0.9*	3.0	*1.1*	3.1	*1.2*	3.3	*1.4*	3.4	*0.6*				
販売促進費	Sales promotion expenses	1.9	*-0.4*	1.9	*-0.3*	1.9	*-0.3*	2.0	*-0.2*	2.0	*0.1*	2.0	*0.1*				
支払手数料	Commission fee	12.6	*0.7*	12.6	*0.0*	12.4	*-0.4*	12.4	*-0.5*	12.5	*-0.1*	12.7	*0.1*				
通信費	Communication expenses	1.8	*0.1*	1.8	*0.1*	1.8	*0.1*	1.8	*0.1*	1.7	*-0.1*	1.7	*-0.1*				
減価償却費	Depreciation expenses	2.3	*0.1*	2.5	*0.3*	2.4	*0.2*	2.4	*0.1*	1.8	*-0.5*	1.8	*-0.7*				
賃借料・地代家賃	Rent expenses and Rents	0.9	*-0.4*	0.8	*-0.4*	0.7	*-0.5*	0.6	*-0.5*	0.4	*-0.5*	0.3	*-0.5*				
その他	Other	2.9	*0.4*	2.7	*0.1*	2.6	*-0.1*	2.6	*-0.2*	2.3	*-0.6*	2.4	*-0.3*				

※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

8.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)

		2026/3												2027/3											
		Q1	構成比(%)		Q2	構成比(%)		Q3	構成比(%)		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(%)		C.R.(%)	YoY(%)		C.R.(%)	YoY(%)		C.R.(%)	YoY(%)		C.R.(%)	YoY(%)
合 計	**Total**	**845,929**	**100.0**	**12.0**	**857,653**	**100.0**	**11.3**	**891,555**	**100.0**	**11.6**	**890,267**	**100.0**	**6.7**	**947,509**	**100.0**	**12.0**	**966,032**	**100.0**	**12.6**						
借入金（間接）	**Borrowings**	**563,609**	**66.6**	**13.8**	**572,662**	**66.8**	**14.6**	**590,467**	**66.2**	**13.3**	**615,726**	**69.2**	**10.6**	**660,952**	**69.8**	**17.3**	**689,170**	**71.3**	**20.3**						
都市銀行等	City banks etc.	152,130	18.0	31.1	162,104	18.9	26.6	153,572	17.2	20.0	165,898	18.6	21.8	198,616	21.0	30.6	205,015	21.2	26.5						
信託銀行	Trust banks	153,816	18.2	9.1	127,600	14.9	-3.5	138,794	15.6	-6.0	165,993	18.6	13.5	192,873	20.4	25.4	196,981	20.4	54.4						
地方銀行･第二地方銀行	Regional banks	165,222	19.5	13.0	188,532	22.0	29.9	195,535	21.9	27.4	177,959	20.0	0.2	170,490	18.0	3.2	192,966	20.0	2.4						
その他	Other	92,439	10.9	0.6	94,425	11.0	0.0	102,565	11.5	11.4	105,875	11.9	9.7	98,973	10.4	7.1	94,207	9.8	-0.2						
社債･流動化（直接）	**SB & ABS,ABL**	**282,320**	**33.4**	**8.4**	**284,990**	**33.2**	**5.3**	**301,088**	**33.8**	**8.4**	**274,541**	**30.8**	**-1.2**	**286,556**	**30.2**	**1.5**	**276,861**	**28.7**	**-2.9**						
CP	CP	29,000	3.4	-7.1	12,000	1.4	-65.7	25,000	2.8	-28.6	14,000	1.6	-19.5	8,000	0.8	-72.4	1,000	0.1	-91.7						
普通社債	SB	110,000	13.0	37.5	135,000	15.7	68.8	120,000	13.5	50.0	120,000	13.5	9.1	140,000	14.8	27.3	140,000	14.5	3.7						
流動化	ABS, ABL	143,320	16.9	-4.0	137,990	16.1	-11.3	156,088	17.5	-4.1	140,541	15.8	-6.6	138,556	14.6	-3.3	135,861	14.1	-1.5						

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

		2026/3												2027/3											
		Q1	構成比(%)		Q2	構成比(%)		Q3	構成比(%)		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(%)		C.R.(%)	YoY(%)		C.R.(%)	YoY(%)		C.R.(%)	YoY(%)		C.R.(%)	YoY(%)
合 計	**Total**	**845,929**	**100.0**	**12.0**	**857,653**	**100.0**	**11.3**	**891,555**	**100.0**	**11.6**	**890,267**	**100.0**	**6.7**	**947,509**	**100.0**	**12.0**	**966,032**	**100.0**	**12.6**						
短期調達	**Short-term borrowings**	**146,983**	**17.4**	**3.2**	**122,226**	**14.3**	**-9.0**	**163,241**	**18.3**	**21.8**	**132,333**	**14.9**	**18.8**	**134,194**	**14.2**	**-8.7**	**148,863**	**15.4**	**21.8**						
長期調達	**Long-term borrowings**	**698,946**	**82.6**	**14.0**	**735,427**	**85.7**	**15.6**	**728,314**	**81.7**	**9.5**	**757,933**	**85.1**	**4.8**	**813,315**	**85.8**	**16.4**	**817,168**	**84.6**	**11.1**						
固定金利借入	Fixed interest rate borrowings	57,192	6.8	18.4	56,474	6.6	-10.4	52,693	5.9	-7.7	54,401	6.1	-12.2	48,686	5.1	-14.9	45,118	4.7	-20.1						
変動金利借入	Floating interest rate borrowings	397,333	47.0	12.6	416,062	48.5	20.0	419,432	47.0	11.7	453,490	50.9	10.8	501,071	52.9	26.1	514,088	53.2	23.6						
社債 流動化	SB & ABS, ABL	244,420	28.9	15.2	262,890	30.7	16.2	256,188	28.7	10.3	250,041	28.1	-0.7	263,556	27.8	7.8	257,961	26.7	-1.9						
普通社債（固定）	SB (Fixed interest rate)	110,000	13.0	37.5	135,000	15.7	68.8	120,000	13.5	50.0	120,000	13.5	9.1	140,000	14.8	27.3	140,000	14.5	3.7						
流動化(固定)	ABS, ABL (Fixed interest rate)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
流動化(変動)	ABS, ABL (Floating interest rate)	134,420	15.9	9.4	127,890	14.9	-8.6	136,188	15.3	-8.3	130,041	14.6	-8.4	123,556	13.0	-8.1	117,961	12.2	-7.8						

(3) 調達金利 (Funding rate)

		2026/3												2027/3											
		Q1	構成比(%)		Q2	構成比(%)		Q3	構成比(%)		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		C.R.(%)	YoY		C.R.(%)	YoY		C.R.(%)	YoY		C.R.(%)	YoY
調達金利	**Funding rate**	**1.40**	**-**	***0.31***	**1.41**	**-**	***0.25***	**1.54**	**-**	***0.30***	**1.69**	**-**	***0.27***	**1.84**	**-**	***0.44***	**1.96**	**-**	***0.55***						
間接	Indirect	1.56	-	*0.32*	1.55	-	*0.24*	1.69	-	*0.28*	1.84	-	*0.27*	1.97	-	*0.41*	2.08	-	*0.53*						
直接	Direct	1.07	-	*0.27*	1.13	-	*0.26*	1.24	-	*0.33*	1.35	-	*0.24*	1.55	-	*0.48*	1.65	-	*0.52*						

※1 調達金利　末約定ベース平均表面金利　※ Funding Rate　Interest Rate／Average Borrowing
※2 斜体数値は増減額　※ Italic Font　Increase or Decrease

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

営業債権ベース (Including off-balance)

(百万円/Millions of Yen)			2026/3 Q1	/(L) %	2026/3 Q2	/(L) %	2026/3 Q3	/(L) %	2026/3 Q4	/(L) %	2027/3 Q1	/(L) %	2027/3 Q2	/(L) %	2027/3 Q3	/(L) %	2027/3 Q4	/(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)	**841,983**	**-**	**859,292**	**-**	**877,150**	**-**	**901,853**	**-**	**909,795**	**-**	**920,002**	**-**				
個人向け無担保	Unsecured loan		678,225	-	690,363	-	701,420	-	720,121	-	727,841	-	733,010	-				
個人向け無担保以外	Secured loan and Small business loan		163,758	-	168,928	-	175,730	-	181,732	-	181,953	-	186,991	-				
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	**124,923**	**14.8**	**125,483**	**14.6**	**126,754**	**14.5**	**128,213**	**14.2**	**124,495**	**13.7**	**122,919**	**13.4**				
		前年同期比/YOY%	**3.7**		**2.8**		**1.4**		**1.3**		**-0.3**		**-2.0**					
個人向け無担保ローン不良債権額	**NPL of Unsecured loan**	②	**99,610**	**14.7**	**99,974**	**14.5**	**101,536**	**14.5**	**102,985**	**14.3**	**101,650**	**14.0**	**100,472**	**13.7**				
		前年同期比/YOY%	**3.7**		**2.5**		**1.7**		**1.8**		**2.0**		**0.5**					
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		802	0.1	736	0.1	770	0.1	908	0.1	841	0.1	860	0.1				
危険債権	Doubtful receivables		31,216	4.6	30,773	4.5	31,509	4.5	33,809	4.7	32,675	4.5	32,474	4.4				
三月以上延滞債権	Receivables past due for three months or more		11,169	1.7	10,788	1.6	11,403	1.6	10,383	1.4	11,243	1.5	10,467	1.4				
貸出条件緩和債権	Restructured receivables		56,422	8.3	57,676	8.4	57,852	8.2	57,883	8.0	56,888	7.8	56,669	7.7				
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**		**25,312**	**15.5**	**25,508**	**15.1**	**25,217**	**14.4**	**25,228**	**13.9**	**22,845**	**12.6**	**22,447**	**12.0**				
		前年同期比/YOY%	**4.1**		**4.0**		**0.3**		**-0.7**		**-9.7**		**-12.0**					
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		10,741	6.6	10,300	6.1	9,710	5.5	8,964	4.9	8,191	4.5	7,643	4.1				
危険債権	Doubtful receivables		10,550	6.4	11,897	7.0	12,201	6.9	12,792	7.0	11,094	6.1	11,146	6.0				
三月以上延滞債権	Receivables past due for three months or more		522	0.3	461	0.3	420	0.2	450	0.2	384	0.2	508	0.3				
貸出条件緩和債権	Restructured receivables		3,498	2.1	2,849	1.7	2,885	1.6	3,020	1.7	3,174	1.7	3,149	1.7				
ローン事業以外の不良債権 ※4	**Other NPL ※4**		**20,377**	**-**	**21,134**	**-**	**22,224**	**-**	**23,293**	**-**	**23,359**	**-**	**24,033**	**-**				
		前年同期比/YOY%	**13.5**		**13.3**		**15.7**		**15.7**		**14.6**		**13.7**					
期末貸倒引当金	**Allowance for NPL**	③	**101,333**	**-**	**102,171**	**-**	**104,199**	**-**	**110,958**	**-**	**108,065**	**-**	**109,669**	**-**				
流動	Current assets	④	89,009	-	90,288	-	92,735	-	99,574	-	97,403	-	99,469	-				
固定	Non-current assets		12,323	-	11,883	-	11,463	-	11,384	-	10,661	-	10,200	-				
NPLカバー率（ローン事業）	**Coverage ratio (Loan business)**	③/①	**81.1**	**-**	**81.4**	**-**	**82.2**	**-**	**86.5**	**-**	**86.8**	**-**	**89.2**	**-**				
NPLカバー率（うち、個人向け無担保ローン）	**Coverage ratio (Unsecured loan)**	④/②	**89.4**	**-**	**90.3**	**-**	**91.3**	**-**	**96.7**	**-**	**95.8**	**-**	**99.0**	**-**				

※1 2022年3月31日に「特定金融会社等の会計の整理に関する内閣府令」の「不良債権に関する注記」が改正されたため、同府令の改正後の区分等により表示しております。
As the "Notes on Non-Performing Loans" in the "Cabinet Office Order on Account Management of specified finance companies" was revised on March 31 2022, the classification is presented based on the classification after the revision of the said Cabinet Office Order.

※2 不良債権には破産更生債権が含まれている為、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.

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

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

三月以上延滞債権
元本又は利息の支払が約定支払日の翌日から３ヵ月以上延滞している貸付金
破産更生債権及びこれらに準ずる債権並びに危険債権に該当しないもの

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

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

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

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

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

10.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)

		2026/3								2027/3					
		Q1		Q2		Q3		Q4		Q1		Q2		Q3	Q4
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)	YoY(%)	YoY(%)
期首引当金残高	**Allowance (Beginning)**	**8,326**	**-26.2**	**8,326**	**-26.2**	**8,326**	**-26.2**	**8,326**	**-26.2**	**6,259**	**-24.8**	**6,259**	**-24.8**		
発生額・取崩額	Withdraw amount	726	-21.5	1,175	-27.7	1,631	-30.0	2,066	-30.0	433	-40.3	815	-30.6		
利息返還金	Interest repayment	689	-21.7	1,102	-26.7	1,531	-28.7	1,924	-27.7	398	-42.1	754	-31.5		
貸倒損失(債権放棄)	Write-offs (waiver of principal)	36	-16.8	73	-40.4	100	-45.7	142	-50.5	35	-5.3	61	-16.4		
繰入額（戻入額）	Provisions (Reversal)	-	-	-	-	-	-	-	-	-	-	-	-		
期末引当金残高	**Allowance (End)**	**7,600**	**-26.6**	**7,151**	**-25.9**	**6,695**	**-25.1**	**6,259**	**-24.8**	**5,825**	**-23.3**	**5,443**	**-23.9**		

(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)

		2026/3								2027/3					
		Q1		Q2		Q3		Q4		Q1		Q2		Q3	Q4
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)	YoY(%)	YoY(%)
期首引当金残高	**Allowance (Beginning)**	**9,969**	**-25.2**	**9,969**	**-25.2**	**9,969**	**-25.2**	**9,969**	**-25.2**	**7,544**	**-24.3**	**7,544**	**-24.3**		
発生額・取崩額	Withdraw amount	837	-19.5	1,376	-25.1	1,919	-27.4	2,424	-27.7	496	-40.7	941	-31.6		
利息返還金	Interest repayment	783	-19.7	1,275	-23.9	1,773	-26.1	2,227	-25.5	453	-42.2	862	-32.4		
貸倒損失(債権放棄)	Write-offs (waiver of principal)	53	-16.5	101	-36.7	145	-40.1	197	-46.2	43	-18.2	78	-22.4		
繰入額（戻入額）	Provisions (Reversal)	-	-	-	-	-	-	-	-	-	-	-	-		
期末引当金残高	**Allowance (End)**	**9,131**	**-25.7**	**8,592**	**-25.2**	**8,050**	**-24.6**	**7,544**	**-24.3**	**7,047**	**-22.8**	**6,603**	**-23.2**		

11.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)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
営業債権合計	**Total receivable outstanding**	(百万円/Millions of Yen)	**925,767**	**13.6**	**959,587**	**14.5**	**995,926**	**15.8**	**1,039,055**	**16.1**	**1,073,418**	**15.9**	**1,113,437**	**16.0**					**1,190,800**	**14.6**
ローン事業（営業貸付金残高）	Loans outstanding		627,688	9.0	639,732	9.1	650,094	9.1	666,396	8.5	676,108	7.7	681,987	6.6					703,600	5.6
個人向け無担保ローン	Unsecured		610,943	8.9	622,452	9.0	632,334	8.9	648,117	8.4	657,580	7.6	663,445	6.6					684,900	5.7
事業者向け無担保ローン	Small business		15,468	18.0	16,102	17.7	16,660	17.5	17,236	16.0	17,550	13.5	17,620	9.4					17,800	3.3
有担保ローン	Secured		1,275	-25.8	1,176	-26.0	1,099	-25.8	1,041	-24.8	977	-23.4	921	-21.7					800	-23.2
信用保証事業等（支払承諾見返）	Guarantee		280,933	25.5	302,068	28.0	327,067	31.9	353,269	33.9	377,603	34.4	411,206	36.1					465,500	31.8
信用保証事業	Credit guarantee business		280,785	25.6	301,944	28.1	326,961	32.0	353,181	34.0	377,527	34.5	411,145	36.2					465,400	31.8
信用保証事業以外	Other		147	-46.0	124	-48.5	105	-48.5	88	-49.2	75	-48.6	61	-50.2					40	-54.8
クレジット事業（割賦売掛金残高）	Installment receivables		135	-13.2	130	-12.1	127	-13.1	126	-10.1	121	-10.5	118	-9.4					400	216.8
その他営業債権	Other		17,009	13.8	17,655	14.1	18,638	16.4	19,262	15.4	19,586	15.1	20,124	14.0					21,200	10.1
ローン事業口座数（残高あり）	**N.of customer accounts**	(千件/Thousand)	**1,360**	**6.1**	**1,378**	**5.4**	**1,388**	**5.1**	**1,406**	**4.2**	**1,415**	**4.0**	**1,429**	**3.7**					**-**	**-**
個人向け無担保ローン	Unsecured		1,347	6.1	1,364	5.4	1,374	5.1	1,391	4.2	1,400	4.0	1,414	3.7					-	-
事業者向け無担保ローン	Small business		13	10.5	13	10.7	13	11.1	14	11.6	14	9.4	14	6.6					-	-
有担保ローン	Secured		0	-28.4	0	-28.6	0	-29.9	0	-30.7	0	-29.2	0	-26.8					-	-
ローン事業新規顧客件数	**New accounts**	(件/Number)	**78,405**	**-12.2**	**153,314**	**-11.1**	**229,490**	**-7.3**	**299,550**	**-8.0**	**72,363**	**-7.7**	**143,007**	**-6.7**					**-**	**-**
個人向け無担保ローン	Unsecured		78,374	-12.2	153,253	-11.1	229,400	-7.3	299,410	-8.0	72,327	-7.7	142,960	-6.7					283,000	-5.5
顧客獲得単価（CPA）	Cost Per Acquisition	(円/Yen)	47,000	17.5	47,000	11.9	47,000	2.2	50,000	8.7	58,000	23.4	53,000	12.8					53,000	6.0
実質平均利回り ※	**Average yield ※**	(%)	**-**	**-**	**-**	**-**	**-**	**-**	**14.8**	***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)(%)

(2) その他営業関連指標 (Marketing channel)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY
店舗数	**Branches**	(店)/num	**611**	***-168***	**486**	***-254***	**338**	***-397***	**169**	***-482***	**66**	***-545***	**26**	***-460***					**25**	***-144***
グループ営業拠点(有人店舗)	Group Sales Offices (Staffed branches)		26	*1*	26	*0*	25	*-1*	26	*0*	26	*0*	26	*0*					25	*-1*
無人店舗	Unstaffed branches		585	*-169*	460	*-254*	313	*-396*	143	*-482*	40	*-545*	0	*-460*					0	*-143*
ＡＴＭ･ＣＤネットワーク	**AIFUL ATMs and Tie-up CDs**	(台)/num	**101,637**	***271***	**100,309**	***-933***	**100,514**	***-941***	**100,592**	***-968***	**100,615**	***-1022***	**100,605**	***296***					**-**	**-**
自社ＡＴＭ	AIFUL ATMs		-	-	-	-	-	-	-	-	-	-	-	-					-	-
自社ＡＴＭ以外	Other		101,637	*271*	100,309	*-933*	100,514	*-941*	100,592	*-968*	100,615	*-1022*	100,605	*296*					-	-
保証提携先金融機関	**Tie-up banks (Credit guarantee)**	(先)/num	**166**	***8***	**168**	***7***	**170**	***6***	**170**	***6***	**171**	***5***	**173**	***5***					**-**	**-**

(3) 社員数 (N. of Total Employees)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY
社員数	**N. of total employees**	(人)	**2,075**	***29***	**2,159**	***118***	**2,200**	***147***	**2,130**	***90***	**2,095**	***20***	**2,133**	***-26***					**-**	**-**
正社員数	N. of employees (regularly payroll)		1,281	*-25*	1,281	*-5*	1,300	*29*	1,276	*11*	1,296	*15*	1,291	*10*					-	-

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

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

会計ベース (On-balance)

(百万円/Millions of Yen)		2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	**Operating revenue**	**29,220**	**10.5**	**59,678**	**11.9**	**90,679**	**10.9**	**121,762**	**10.5**	**32,027**	**9.6**	**64,707**	**8.4**					**131,100**	**7.7**
ローン事業（営業貸付金利息）	Interest on operating loans	22,835	11.3	46,375	11.5	70,679	10.7	94,793	10.7	24,947	9.2	50,475	8.8					101,900	7.5
個人向け無担保ローン	Unsecured	22,324	11.2	45,317	11.4	69,064	10.6	92,605	10.6	24,355	9.1	49,279	8.7					99,400	7.3
事業者向け無担保ローン	Small business	482	21.8	995	21.3	1,527	20.7	2,073	20.5	569	18.0	1,153	16.0					2,400	15.7
有担保ローン	Secured	29	-31.9	62	-21.6	88	-23.0	115	-21.6	21	-24.6	42	-31.5					80	-30.5
信用保証事業（信用保証収益）	Revenue from credit guarantee	4,446	13.8	9,059	15.2	13,844	15.6	18,743	15.7	5,080	14.2	10,314	13.9					21,200	13.1
その他の営業収益	Other operating revenue	1,937	-3.3	4,244	8.8	6,155	3.5	8,225	-1.6	1,999	3.2	3,917	-7.7					7,900	-4.0
債却債権取立益	Recoveries of written off claims	1,340	-6.8	2,596	-6.5	3,858	-8.6	4,952	-10.4	1,276	-4.7	2,423	-6.7					-	-
受取手数料	Commission income	463	-0.5	923	-1.0	1,383	-0.8	1,857	-0.3	473	2.2	940	1.9					-	-
債権譲渡益	Gain on transfer of receivable	-	-	435	-	435	-	696	41.4	-	-	-	-					-	-
その他	Other	134	33.6	290	49.5	478	43.2	718	51.1	249	86.1	554	90.7					-	-
営業費用	**Operating expenses**	**24,576**	**5.6**	**47,463**	**1.3**	**70,518**	**3.7**	**96,345**	**7.3**	**25,584**	**4.1**	**48,477**	**2.1**					**97,500**	**1.2**
金融費用	Financial expenses	2,299	33.0	4,707	37.8	7,301	38.8	10,094	36.6	3,106	35.1	5,916	25.7					12,000	18.9
貸倒関連費用	Credit cost	10,068	-2.0	18,523	-10.1	27,097	-4.4	36,868	4.8	10,117	0.5	18,638	0.6					36,000	-2.4
貸倒損失	Bad debt write-offs	10,146	10.8	17,585	0.8	24,765	3.1	30,223	6.5	9,963	-1.8	18,129	3.1					32,200	6.5
利息返還関連費用	Expenses for Interest repayment	-	-	-	-	-	-	-	-	-	-	-	-					-	-
利息返還金	Interest repayment	689	-21.7	1,102	-26.7	1,531	-28.7	1,924	-27.7	398	-42.1	754	-31.5					1,400	-27.3
広告宣伝費	Advertising expenses	3,689	1.6	7,213	-1.5	10,847	-0.5	15,012	0.0	4,159	12.7	7,614	5.6					15,200	1.2
人件費	Personnel expenses	3,174	9.9	6,312	7.4	9,500	7.2	12,724	6.6	3,205	1.0	6,419	1.7					12,900	1.4
その他の営業費用	Other operating expenses (SG&A)	5,343	12.5	10,705	11.0	15,771	7.8	21,646	6.8	4,996	-6.5	9,888	-7.6					21,200	-2.1
営業利益	**Operating profit (loss)**	**4,644**	**47.2**	**12,215**	**88.2**	**20,161**	**46.3**	**25,417**	**24.6**	**6,442**	**38.7**	**16,229**	**32.9**					**33,500**	**31.8**
営業外収益	Non-operating income	1,093	-7.5	2,580	27.6	4,610	36.0	5,544	53.0	1,041	-4.7	1,557	-39.7					-	-
営業外費用	Non-operating expenses	5	82.7	10	29.8	21	31.3	23	24.7	106	-	738	-					-	-
経常利益	**Ordinary profit (loss)**	**5,732**	**32.2**	**14,786**	**73.8**	**24,750**	**44.3**	**30,937**	**28.9**	**7,377**	**28.7**	**17,048**	**15.3**					**34,800**	**12.5**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	1,273	-	1,273	-					1,200	-
特別損失	Extraordinary losses	0	-	23	-98.5	39	-98.1	3,095	-1.6	62	-	86	266.3					-	-
税引前利益	**Profit (loss) before income taxes**	**5,731**	**32.2**	**14,762**	**113.2**	**24,711**	**63.1**	**27,842**	**33.5**	**8,588**	**49.9**	**18,234**	**23.5**					**-**	**-**
法人税・住民税及び事業税	Income taxes-current	872	-	2,606	270.9	3,864	142.1	5,514	67.7	-1,080	-	1,076	-58.7					-	-
法人税等調整額	Income taxes-deferred	827	93.9	-462	-	-495	-	-774	-61.3	-821	-	-1,100	-					-	-
当期純利益	**Profit (loss)**	**4,030**	**-0.1**	**12,619**	**103.5**	**21,342**	**63.1**	**23,101**	**18.1**	**9,668**	**139.9**	**18,258**	**44.7**					**32,500**	**40.7**

13.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/AIFUL)

(百万円/Millions of Yen)		2026/3 Q1	YoY(%)	2026/3 Q2	YoY(%)	2026/3 Q3	YoY(%)	2026/3 Q4	YoY(%)	2027/3 Q1	YoY(%)	2027/3 Q2	YoY(%)	2027/3 Q3	YoY(%)	2027/3 Q4	YoY(%)
営業収益	**Operating revenue**	**29,220**	**10.5**	**59,678**	**11.9**	**90,679**	**10.9**	**121,762**	**10.5**	**32,027**	**9.6**	**64,707**	**8.4**				
営業費用	**Operating expenses**	**24,576**	**5.6**	**47,463**	**1.3**	**70,518**	**3.7**	**96,345**	**7.3**	**25,584**	**4.1**	**48,477**	**2.1**				
金融費用	Financial expenses	2,299	33.0	4,707	37.8	7,301	38.8	10,094	36.6	3,106	35.1	5,916	25.7				
貸倒関連費用	Credit cost	10,068	-2.0	18,523	-10.1	27,097	-4.4	36,868	4.8	10,117	0.5	18,638	0.6				
貸倒損失	Bad debt write offs	10,146	10.8	17,585	0.8	24,765	3.1	30,223	6.5	9,963	-1.8	18,129	3.1				
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-				
利息返還金	Interest repayment	689	-21.7	1,102	-26.7	1,531	-28.7	1,924	-27.7	398	-42.1	754	-31.5				
広告宣伝費	Advertising expenses	3,689	1.6	7,213	-1.5	10,847	-0.5	15,012	0.0	4,159	12.7	7,614	5.6				
人件費	Personnel expenses	3,174	9.9	6,312	7.4	9,500	7.2	12,724	6.6	3,205	1.0	6,419	1.7				
その他の営業費用	Other operating expenses (SG&A)	5,343	12.5	10,705	11.0	15,771	7.8	21,646	6.8	4,996	-6.5	9,888	-7.6				
売上原価	Cost of sales	14	13.0	26	78.0	39	95.2	86	99.5	42	190.3	113	331.4				
消費税	Consumption taxes	803	5.4	1,584	3.7	2,371	4.0	3,229	1.8	858	6.9	1,598	0.8				
消耗品費	Supplies expenses	136	202.3	185	74.6	232	42.0	370	80.1	26	-80.5	68	-63.1				
修繕費	Repair expenses	194	-34.7	333	-40.0	546	-23.7	1,051	16.2	343	76.7	535	60.6				
販売促進費	Sales promotion expenses	154	1.1	326	12.0	485	9.1	658	10.9	140	-9.2	288	-11.8				
支払手数料	Commission fee	2,115	22.3	4,208	16.5	6,233	9.4	8,396	6.8	2,215	4.7	4,438	5.5				
通信費	Communication expenses	264	19.6	554	26.2	835	21.6	1,082	14.4	264	-0.1	512	-7.5				
減価償却費	Depreciation expenses	613	27.1	1,483	51.5	2,143	49.4	2,991	43.7	399	-34.8	757	-48.9				
賃借料・地代家賃	Rent expenses and Rents	399	-18.2	734	-24.6	1,007	-29.5	1,262	-33.4	184	-53.7	326	-55.6				
その他	Other	647	16.3	1,267	11.5	1,876	6.5	2,516	-1.4	519	-19.8	1,248	-1.5				

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

(%)		2026/3 Q1	YoY	2026/3 Q2	YoY	2026/3 Q3	YoY	2026/3 Q4	YoY	2027/3 Q1	YoY	2027/3 Q2	YoY	2027/3 Q3	YoY	2027/3 Q4	YoY
営業費用	**Operating expenses**	**84.1**	***-4.0***	**79.5**	***-8.3***	**77.8**	***-5.3***	**79.1**	***-2.4***	**79.9**	***-4.2***	**74.9**	***-4.6***				
金融費用	Financial expenses	7.9	*1.3*	7.9	*1.5*	8.1	*1.7*	8.3	*1.6*	9.7	*1.8*	9.1	*1.2*				
貸倒関連費用	Credit cost	34.5	*-4.4*	31.0	*-7.6*	29.9	*-4.7*	30.3	*-1.6*	31.6	*-2.9*	28.8	*-2.2*				
貸倒損失	Bad debt write offs	34.7	*0.1*	29.5	*-3.2*	27.3	*-2.1*	24.8	*-1.0*	31.1	*-3.6*	28.0	*-1.5*				
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-				
利息返還金	Interest repayment	2.4	*-1.0*	1.8	*-1.0*	1.7	*-0.9*	1.6	*-0.8*	1.2	*-1.2*	1.2	*-0.6*				
広告宣伝費	Advertising expenses	12.6	*-1.1*	12.1	*-1.6*	12.0	*-1.3*	12.3	*-1.3*	13.0	*0.4*	11.8	*-0.3*				
人件費	Personnel expenses	10.9	*-0.1*	10.6	*-0.4*	10.5	*-0.3*	10.5	*-0.3*	10.0	*-0.9*	9.9	*-0.7*				
その他の営業費用	Other operating expenses (SG&A)	18.3	*0.3*	17.9	*-0.1*	17.4	*-0.5*	17.8	*-0.6*	15.6	*-2.7*	15.3	*-2.6*				
売上原価	Cost of sales	0.1	*0.0*	0.0	*0.0*	0.0	*0.0*	0.1	*0.1*	0.1	*0.0*	0.2	*0.2*				
消費税	Consumption taxes	2.7	*-0.1*	2.7	*-0.2*	2.6	*-0.2*	2.7	*-0.2*	2.7	*0.0*	2.5	*-0.2*				
消耗品費	Supplies expenses	0.5	*0.3*	0.3	*0.1*	0.3	*0.1*	0.3	*0.1*	0.1	*-0.4*	0.1	*-0.2*				
修繕費	Repair expenses	0.7	*-0.5*	0.6	*-0.5*	0.6	*-0.3*	0.9	*0.1*	1.1	*0.4*	0.8	*0.2*				
販売促進費	Sales promotion expenses	0.5	*0.0*	0.5	*0.0*	0.5	*0.0*	0.5	*0.0*	0.4	*-0.1*	0.4	*-0.1*				
支払手数料	Commission fee	7.2	*0.7*	7.1	*0.3*	6.9	*-0.1*	6.9	*-0.2*	6.9	*-0.3*	6.9	*-0.2*				
通信費	Communication expenses	0.9	*0.1*	0.9	*0.1*	0.9	*0.1*	0.9	*0.0*	0.8	*-0.1*	0.8	*-0.1*				
減価償却費	Depreciation expenses	2.1	*0.3*	2.5	*0.7*	2.4	*0.6*	2.5	*0.6*	1.2	*-0.9*	1.2	*-1.3*				
賃借料・地代家賃	Rent expenses and Rents	1.4	*-0.5*	1.2	*-0.6*	1.1	*-0.6*	1.0	*-0.7*	0.6	*-0.8*	0.5	*-0.7*				
その他	Other	2.2	*0.1*	2.1	*0.0*	2.1	*-0.1*	2.1	*-0.2*	1.6	*-0.6*	1.9	*-0.2*				

14.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)

(百万円/Millions of Yen)		2026/3 Q1	構成比 C.R.(%)	YoY(%)	Q2	構成比 C.R.(%)	YoY(%)	Q3	構成比 C.R.(%)	YoY(%)	Q4	構成比 C.R.(%)	YoY(%)	2027/3 Q1	構成比 C.R.(%)	YoY(%)	Q2	構成比 C.R.(%)	YoY(%)	Q3	構成比 C.R.(%)	YoY(%)	Q4	構成比 C.R.(%)	YoY(%)
合 計	**Total**	**710,490**	**100.0**	**13.0**	**721,024**	**100.0**	**13.8**	**754,434**	**100.0**	**13.8**	**747,458**	**100.0**	**7.4**	**689,682**	**100.0**	**-2.9**	**561,935**	**100.0**	**-22.1**						
借入金 (間接)	**Borrowings**	**471,501**	**66.4**	**16.3**	**479,680**	**66.5**	**17.2**	**495,328**	**65.7**	**14.7**	**514,841**	**68.9**	**11.5**	**450,634**	**65.3**	**-4.4**	**465,708**	**82.8**	**-2.9**						
都市銀行等	City banks etc.	152,130	21.4	31.1	162,104	22.5	26.6	153,572	20.4	20.0	165,898	22.2	21.8	124,863	18.1	-17.9	101,749	18.1	-37.2						
信託銀行	Trust banks	149,298	21.0	8.7	123,041	17.1	-3.7	134,050	17.8	-6.3	160,889	21.5	13.7	161,882	23.5	8.4	131,137	23.3	6.6						
地方銀行・第二地方銀行	Regional banks	147,246	20.7	10.8	169,171	23.5	28.2	174,685	23.2	23.2	156,120	20.9	-2.1	136,792	19.8	-7.1	120,488	21.4	-28.8						
その他	Other	22,826	3.2	19.7	25,364	3.5	17.6	33,021	4.4	73.4	31,933	4.3	29.3	27,096	3.9	18.7	112,333	20.0	342.9						
社債・流動化 (直接)	**SB & ABS, ABL**	**238,988**	**33.6**	**7.0**	**241,344**	**33.5**	**7.7**	**259,105**	**34.3**	**12.2**	**232,617**	**31.1**	**-0.5**	**239,048**	**34.7**	**0.0**	**96,226**	**17.1**	**-60.1**						
CP	CP	29,000	4.1	-7.1	12,000	1.7	-65.7	25,000	3.3	-28.6	14,000	1.9	-19.5	-	-	-	-		-						
普通社債	SB	110,000	15.5	37.5	135,000	18.7	68.8	120,000	15.9	50.0	120,000	16.1	9.1	140,000	20.3	27.3	-		-						
流動化	ABS, ABL	99,988	14.0	-10.9	94,344	13.1	-13.5	114,105	15.1	-1.5	98,617	13.2	-7.4	99,048	14.4	-0.9	96,226	17.1	2.0						

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

(百万円/Millions of Yen)		2026/3 Q1	構成比 C.R.(%)	YoY(%)	Q2	構成比 C.R.(%)	YoY(%)	Q3	構成比 C.R.(%)	YoY(%)	Q4	構成比 C.R.(%)	YoY(%)	2027/3 Q1	構成比 C.R.(%)	YoY(%)	Q2	構成比 C.R.(%)	YoY(%)	Q3	構成比 C.R.(%)	YoY(%)	Q4	構成比 C.R.(%)	YoY(%)
合 計	**Total**	**710,490**	**100.0**	**13.0**	**721,024**	**100.0**	**13.8**	**754,434**	**100.0**	**13.8**	**747,458**	**100.0**	**7.4**	**689,682**	**100.0**	**-2.9**	**561,935**	**100.0**	**-22.1**						
短期調達	**Short-term borrowings**	**70,406**	**9.9**	**-1.1**	**44,767**	**6.2**	**-22.0**	**83,741**	**11.1**	**54.6**	**51,508**	**6.9**	**52.9**	**27,498**	**4.0**	**-60.9**	**11,363**	**2.0**	**-74.6**						
長期調達	**Long-term borrowings**	**640,083**	**90.1**	**14.8**	**676,257**	**93.8**	**17.4**	**670,692**	**88.9**	**10.2**	**695,949**	**93.1**	**5.1**	**662,184**	**96.0**	**3.5**	**550,571**	**98.0**	**-18.6**						
固定金利借入	Fixed interest rate borrowings	48,603	6.8	12.5	48,702	6.8	-14.0	45,709	6.1	-10.9	46,812	6.3	-15.1	41,964	6.1	-13.7	35,876	6.4	-26.3						
変動金利借入	Floating interest rate borrowings	381,491	53.7	14.8	398,209	55.2	20.6	400,878	53.1	10.9	430,519	57.6	10.3	387,171	56.1	1.5	426,468	75.9	7.1						
社債	SB	110,000	15.5	37.5	135,000	18.7	68.8	120,000	15.9	50.0	120,000	16.1	9.1	140,000	20.3	27.3	-	-	-						
流動化	ABS, ABL	99,988	14.1	-2.1	94,344	13.1	-13.5	104,105	13.8	-10.1	98,617	13.2	-7.4	93,048	13.5	-6.9	88,226	15.7	-6.5						

(3) 調達金利 (Funding rate)

(%)		2026/3 Q1	構成比 C.R.(%)	YoY	Q2	構成比 C.R.(%)	YoY	Q3	構成比 C.R.(%)	YoY	Q4	構成比 C.R.(%)	YoY	2027/3 Q1	構成比 C.R.(%)	YoY	Q2	構成比 C.R.(%)	YoY	Q3	構成比 C.R.(%)	YoY	Q4	構成比 C.R.(%)	YoY
調達金利	**Funding rate**	**1.26**	**-**	***0.33***	**1.28**	**-**	***0.26***	**1.40**	**-**	***0.31***	**1.55**	**-**	***0.28***	**1.70**	**-**	***0.44***	**1.91**	**-**	***0.63***						
間接	Indirect	1.37	-	*0.36*	1.36	-	*0.26*	1.50	-	*0.30*	1.66	-	*0.31*	1.79	-	*0.42*	1.92	-	*0.56*						
直接	Direct	1.05	-	*0.26*	1.12	-	*0.27*	1.23	-	*0.34*	1.32	-	*0.23*	1.54	-	*0.49*	1.83	-	*0.71*						

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

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

15.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)			2026/3 1Q	/(L) %	2Q	/(L) %	3Q	/(L) %	4Q	/(L) %	2027/3 1Q	/(L) %	2Q	/(L) %	3Q	/(L) %	4Q	/(L) %	2027/3 Plan	/(L) %
営業債権合計	**Total receivable outstanding**	(L)	**925,767**	**-**	**959,587**	**-**	**995,926**	**-**	**1,039,055**	**-**	**1,073,418**	**-**	**1,113,437**	**-**					**1,190,800**	**-**
ローン事業（期末営業貸付金）	**Loans outstanding**		**627,688**	**-**	**639,732**	**-**	**650,094**	**-**	**666,396**	**-**	**676,108**	**-**	**681,987**	**-**					**703,500**	**-**
個人向け無担保ローン	Unsecured		610,943	-	622,452	-	632,334	-	648,117	-	657,580	-	663,445	-					684,900	-
事業者向け無担保ローン	Small business		15,468	-	16,102	-	16,660	-	17,236	-	17,550	-	17,620	-					17,800	-
有担保ローン	Secured		1,275	-	1,176	-	1,099	-	1,041	-	977	-	921	-					800	-
クレジット事業（割賦売掛金）	Installment receivables		135	-	130	-	127	-	126	-	121	-	118	-					40	-
信用保証事業等（支払承諾見返等）	Credit guarantee, etc.		297,942	-	319,723	-	345,705	-	372,532	-	397,189	-	431,331	-					465,500	-
期初貸倒引当金 (流動)	**Allowance for doubtful accounts at the beginning of FY (BS: Current assets)**		**51,866**	**-**	**51,866**	**-**	**51,886**	**-**	**51,866**	**-**	**57,387**	**-**	**57,387**	**-**					**57,387**	**-**
貸倒損失合計	**Total bad debt**	①	**10,146**	**1.1**	**17,585**	**1.8**	**24,765**	**2.5**	**30,223**	**2.9**	**9,963**	**0.9**	**18,129**	**1.6**					**32,200**	**2.7**
	増減率/YOY%		**10.8**		**0.8**		**3.1**		**6.5**		**-1.8**		**3.1**						**6.5**	
ローン事業	Loans outstanding	②	7,884	1.3	13,346	2.1	18,636	2.9	22,307	3.3	7,408	1.1	13,374	2.0					-	-
	増減率/YOY%		5.8		-4.8		-0.4		3.5		-6.0		0.2						-	-
個人向け無担保ローン	Unsecured		7,684	1.3	12,975	2.1	18,085	2.9	21,576	3.3	7,186	1.1	12,987	2.0					-	-
事業者向け無担保ローン	Small business		194	1.3	359	2.2	533	3.2	707	4.1	209	1.3	369	2.1					-	-
有担保ローン	Secured		5	0.4	12	1.1	17	1.6	23	2.2	12	1.2	17	1.9					-	-
クレジット事業	Installment receivables		2	2.2	4	3.7	7	5.6	7	5.7	2	2.4	4	4.0					-	-
信用保証事業等	Credit guarantee, etc.		2,258	0.8	4,233	1.3	6,121	1.8	7,908	2.1	2,552	0.6	4,749	1.1					-	-
個別貸倒引当金繰入※	**Total provision for specific allowance for doubtful account ***	③	**363**	**0.0**	**668**	**0.1**	**814**	**0.1**	**1,125**	**0.1**	**487**	**0.0**	**869**	**0.1**					**1,600**	**0.1**
ローン事業	Loans outstanding	④	199	0.0	400	0.1	473	0.1	594	0.1	243	0.0	444	0.1					-	-
個人向け無担保ローン	Unsecured		159	0.0	308	0.0	374	0.1	458	0.1	184	0.0	369	0.1					-	-
事業者向け無担保ローン	Small business		30	0.2	66	0.4	73	0.4	94	0.6	46	1.3	55	0.3					-	-
有担保ローン	Secured		9	0.7	24	2.1	25	2.3	41	4.0	12	0.3	19	2.1					-	-
信用保証事業等	Credit guarantee, etc.		164	0.1	268	0.1	341	0.1	531	0.1	244	0.1	425	0.1					-	-
合計	**Total**	①+③	**10,509**	**1.1**	**18,253**	**1.9**	**25,580**	**2.6**	**31,349**	**3.0**	**10,451**	**1.0**	**18,998**	**1.7**					**33,800**	**2.8**
	増減率/YOY%		**10.8**		**1.2**		**3.5**		**7.2**		**-0.6**		**4.1**						**7.8**	
ローン事業		②+④	8,083	1.3	13,746	2.1	19,109	2.9	22,901	3.4	7,651	1.1	13,818	2.0					-	-
	増減率/YOY%		5.5		-4.2		-0.2		3.6		-5.3		0.5						-	-
個人向け無担保ローン	Unsecured		7,844	1.3	13,283	2.1	18,460	2.9	22,034	3.4	7,371	1.1	13,357	2.0					-	-
事業者向け無担保ローン	Small business		225	1.5	425	2.6	607	3.6	802	4.7	255	2.6	425	2.4					-	-
有担保ローン	Secured		14	1.2	37	3.2	42	3.9	64	6.2	25	1.5	36	4.0					-	-
クレジット事業	Installment receivables		2	2.2	4	3.7	7	5.6	7	5.7	2	2.4	4	4.0					-	-
信用保証事業等	Credit guarantee, etc.		2,422	0.8	4,501	1.4	6,463	1.9	8,440	2.3	2,796	0.7	5,175	1.2					-	-
貸倒関連費用(営業費用)	**Credit cost (PL: Operating expenses)**		**10,068**	**1.1**	**18,523**	**1.9**	**27,097**	**2.7**	**36,868**	**3.5**	**10,117**	**0.9**	**18,638**	**1.7**					**36,000**	**3.0**
期末貸倒引当金(流動)	**Allowance for doubtful accounts at the end of FY (BS : Current assets)**		**51,426**	**5.6**	**52,139**	**5.4**	**53,387**	**5.4**	**57,387**	**5.5**	**57,052**	**5.3**	**57,027**	**5.1**					**59,500**	**5.0**

※ 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.

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

営業債権ベース (Including off-balance)

(百万円/Millions of Yen)			2026/3 Q1	/(L) %	2026/3 Q2	/(L) %	2026/3 Q3	/(L) %	2026/3 Q4	/(L) %	2027/3 Q1	/(L) %	2027/3 Q2	/(L) %	2027/3 Q3	/(L) %	2027/3 Q4	/(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)	**634,090**	**-**	**645,964**	**-**	**656,166**	**-**	**672,281**	**-**	**681,690**	**-**	**687,396**	**-**				
個人向け無担保	Unsecured loan		612,270	-	623,754	-	633,697	-	649,623	-	659,057	-	664,922	-				
個人向け無担保以外	Secured loan and Small business loan		21,819	-	22,209	-	22,468	-	22,657	-	22,632	-	22,474	-				
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	**98,775**	**15.6**	**99,181**	**15.4**	**100,367**	**15.3**	**100,710**	**15.0**	**99,319**	**14.6**	**98,363**	**14.3**				
		前年同期比/YOY%	**3.3**		**3.3**		**2.2**		**0.7**		**0.6**		**-0.8**					
個人向け無担保ローン不良債権額	**NPL of Unsecured loan**	②	**91,097**	**14.9**	**91,654**	**14.7**	**93,022**	**14.7**	**93,717**	**14.4**	**92,617**	**14.1**	**91,777**	**13.8**				
		前年同期比/YOY%	**4.3**		**4.2**		**3.0**		**1.7**		**1.7**		**0.1**					
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		786	0.1	718	0.1	756	0.1	887	0.1	826	0.1	846	0.1				
危険債権	Doubtful receivables		26,619	4.4	26,264	4.2	26,971	4.3	28,690	4.4	27,464	4.2	27,332	4.1				
三月以上延滞債権	Receivables past due for three months or more		9,607	1.6	9,366	1.5	9,800	1.5	8,586	1.3	9,693	1.5	9,175	1.4				
貸出条件緩和債権	Restructured receivables		54,084	8.8	55,304	8.9	55,493	8.8	55,553	8.6	54,633	8.3	54,423	8.2				
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**		**7,677**	**35.2**	**7,527**	**33.9**	**7,344**	**32.7**	**6,992**	**30.9**	**6,702**	**29.6**	**6,586**	**29.3**				
		前年同期比/YOY%	**-6.9**		**-6.3**		**-7.5**		**-10.6**		**-12.7**		**-12.5**					
破産更生債権及びこれらに準ずる債権	Bankrupt or De facto Bankrupt		5,048	23.1	4,900	22.1	4,679	20.8	4,417	19.5	4,072	18.0	3,900	17.4				
危険債権	Doubtful receivables		1,394	6.4	1,349	6.1	1,434	6.4	1,345	5.9	1,380	6.1	1,392	6.2				
三月以上延滞債権	Receivables past due for three months or more		260	1.2	277	1.3	244	1.1	247	1.1	258	1.1	316	1.4				
貸出条件緩和債権	Restructured receivables		973	4.5	1,000	4.5	986	4.4	982	4.3	990	4.4	976	4.3				
ローン事業以外の不良債権 ※4	**Other NPL ※4**		**17,792**	**-**	**18,447**	**-**	**19,515**	**-**	**20,391**	**-**	**20,674**	**-**	**21,245**	**-**				
		前年同期比/YOY%	**14.2**		**13.9**		**16.8**		**16.8**		**16.2**		**15.2**					
期末貸倒引当金	**Allowance for NPL**	③	**57,731**	**-**	**58,261**	**-**	**59,380**	**-**	**63,731**	**-**	**61,754**	**-**	**61,557**	**-**				
流動	Current assets	④	51,426	-	52,139	-	53,387	-	57,387	-	57,052	-	57,027	-				
固定	Non-current assets		6,304	-	6,122	-	5,993	-	6,344	-	4,702	-	4,529	-				
NPLカバー率（ローン事業）	**Coverage ratio (All)**	③/①	**58.4**	**-**	**58.7**	**-**	**59.2**	**-**	**63.3**	**-**	**62.2**	**-**	**62.6**	**-**				
NPLカバー率（うち、個人向け無担保ローン）	**Coverage ratio (Unsecured loan)**	④/②	**56.5**	**-**	**56.9**	**-**	**57.4**	**-**	**61.2**	**-**	**61.6**	**-**	**62.1**	**-**				

※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.

17.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)

件数/Account (千件/Thousand)		2026/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)	2027/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)
貸付利率/ Interest rate	**合計(Total)**	**1,347**	**100.0**	**1,364**	**100.0**	**1,374**	**100.0**	**1,391**	**100.0**	**1,400**	**100.0**	**1,414**	**100.0**				
	=<15.0%	353	26.2	361	26.5	368	26.8	379	27.3	383	27.4	387	27.4				
	15.0%< =<18.0%	990	73.5	998	73.2	1,002	72.9	1,008	72.5	1,013	72.4	1,024	72.4				
	18.0%< =<20.0%	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0				
	20.0%<	3	0.3	3	0.3	3	0.3	3	0.2	3	0.2	2	0.2				

残高/Loan balance(百万円/Million yen)		2026/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)	2027/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)
貸付利率/ Interest rate	**合計(Total)**	**610,943**	**100.0**	**622,452**	**100.0**	**632,334**	**100.0**	**648,117**	**100.0**	**657,580**	**100.0**	**663,445**	**100.0**				
	=<15.0%	299,727	49.1	307,371	49.4	314,270	49.7	326,725	50.4	334,818	50.9	340,209	51.3				
	15.0%< =<18.0%	309,627	50.7	313,558	50.4	316,606	50.1	320,001	49.4	321,433	48.9	321,973	48.5				
	18.0%< =<20.0%	63	0.0	63	0.0	60	0.0	59	0.0	56	0.0	53	0.0				
	20.0%<	1,525	0.2	1,459	0.2	1,396	0.2	1,331	0.2	1,270	0.2	1,209	0.2				

(2) 貸付金額別残高構成 (Breakdown by amount)

件数/Account (千件/Thousand)		2026/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)	2027/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)
千円/ Thousands of yen	**合計(Total)**	**1,347**	**100.0**	**1,364**	**100.0**	**1,374**	**100.0**	**1,391**	**100.0**	**1,400**	**100.0**	**1,414**	**100.0**				
	=<100	273	20.3	271	19.9	266	19.4	264	19.0	264	18.9	269	19.0				
	100< =<200	165	12.3	169	12.4	171	12.5	175	12.6	176	12.6	179	12.7				
	200< =<300	178	13.2	182	13.4	186	13.5	189	13.6	193	13.8	198	14.1				
	300< =<400	134	10.0	136	10.0	137	10.0	139	10.1	140	10.0	141	10.0				
	400< =<500	272	20.2	274	20.2	277	20.2	276	19.9	275	19.7	274	19.4				
	500< =<1,000	187	13.9	190	13.9	192	14.0	197	14.2	197	14.1	195	13.8				
	1,000<	135	10.1	139	10.2	142	10.4	148	10.7	153	11.0	156	11.0				

残高/Loan balance (百万円/Million yen)		2026/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)	2027/3 Q1	構成比 C.R.(%)	Q2	構成比 C.R.(%)	Q3	構成比 C.R.(%)	Q4	構成比 C.R.(%)
千円/ Thousands of yen	**合計(Total)**	**610,943**	**100.0**	**622,452**	**100.0**	**632,334**	**100.0**	**648,117**	**100.0**	**657,580**	**100.0**	**663,445**	**100.0**				
	=<100	11,982	2.0	11,897	1.9	11,718	1.9	11,845	1.8	12,197	1.9	12,749	1.9				
	100< =<200	25,449	4.2	26,006	4.2	26,376	4.2	26,873	4.1	26,939	4.1	27,264	4.1				
	200< =<300	45,799	7.5	46,859	7.5	47,758	7.6	48,540	7.5	49,512	7.5	51,101	7.7				
	300< =<400	47,486	7.8	48,145	7.7	48,518	7.7	49,192	7.6	49,375	7.5	49,650	7.5				
	400< =<500	127,112	20.8	128,457	20.6	129,367	20.5	128,876	19.9	128,453	19.5	127,894	19.3				
	500< =<1,000	140,728	23.0	142,794	22.9	144,287	22.8	147,887	22.8	147,509	22.4	145,613	21.9				
	1,000<	212,385	34.8	218,293	35.1	224,307	35.5	234,901	36.2	243,591	37.0	249,171	37.6				

18.AGビジネスサポート (AG BUSINESS SUPPORT)

(1) 営業実績 (Operating results)

営業債権ベース (Including off-balance)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
ローン事業(営業貸付金残高)	**Loans outstanding**	(百万円/ Millions of Yen)	**111,301**	**18.3**	**115,518**	**16.5**	**121,324**	**17.3**	**127,314**	**17.9**	**126,750**	**13.9**	**131,467**	**13.8**					**140,200**	**10.1**
事業者向け無担保ローン	Small business		86,116	10.6	88,013	8.7	90,422	9.0	93,341	9.4	93,020	8.0	95,265	8.2					101,300	8.5
有担保ローン	Secured		25,185	55.5	27,504	51.0	30,901	50.8	33,972	50.0	33,730	33.9	36,202	31.6					38,800	14.2
ローン事業口座数（残高あり）	**N.of customer accounts**	(千件/ Thousand)	**40**	**13.5**	**41**	**12.9**	**42**	**11.2**	**44**	**10.1**	**43**	**7.7**	**44**	**6.1**					**-**	**-**
事業者向け無担保ローン	Small business		38	11.9	39	11.4	40	9.8	41	8.5	40	6.0	41	4.5					-	-
有担保ローン	Secured		2	51.8	2	46.8	2	40.3	2	40.1	3	36.4	3	32.7					-	-
ローン事業新規顧客件数	**New accounts**	(件/ Number)	**2,486**	**-6.6**	**4,939**	**-6.2**	**7,390**	**-4.7**	**10,063**	**-2.8**	**2,379**	**-4.3**	**4,695**	**-4.9**					**9,500**	**-**
実質平均利回り ※	**Average yield ※**	(%)	-	-	-	-	-	-	**10.8**	***-0.4***	-	-	-	-					**-**	**-**

※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)

会計ベース (On-balance)

		2026/3								2027/3								2027/3	
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
(百万円/ Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
営業収益	**Operating revenue**	**3,744**	**24.8**	**7,715**	**23.5**	**11,820**	**21.2**	**16,031**	**20.7**	**4,442**	**18.6**	**9,229**	**19.6**					**19,000**	**18.5**
営業貸付金利息	Interest on operating loans	2,309	13.7	4,725	16.5	7,313	19.3	10,000	20.9	2,841	23.1	5,837	23.5					12,100	21.0
その他	Other	1,435	48.1	2,989	36.4	4,507	24.4	6,030	20.3	1,600	11.5	3,391	13.5					4,200	-30.4
営業費用	**Operating expenses**	**3,225**	**8.5**	**6,427**	**11.2**	**9,878**	**20.1**	**14,681**	**17.0**	**4,419**	**37.0**	**8,758**	**36.3**					**18,100**	**23.3**
金融費用	Financial expenses	308	48.7	646	52.2	1,008	52.6	1,366	50.1	472	53.1	960	48.5					-	-
貸倒費用	Credit cost	1,804	-2.1	3,566	2.6	5,550	17.8	8,838	12.8	2,839	57.4	5,509	54.5					-	-
広告宣伝費	Advertising expenses	306	22.8	622	27.7	962	31.3	1,354	33.5	319	4.1	682	9.6					-	-
人件費	Personnel expenses	335	30.1	659	29.5	976	22.8	1,284	19.3	329	-1.7	652	-1.1					-	-
その他	Other	470	12.8	932	5.7	1,380	4.1	2,017	17.8	777	65.3	954	2.3					-	-
営業利益	**Operating profit (loss)**	**519**	**-**	**1,287**	**175.9**	**1,941**	**27.3**	**1,350**	**83.7**	**22**	**-95.7**	**470**	**-63.4**					**900**	**-33.3**
営業外収益	Non-operating income	1	-73.0	11	24.6	4	-67.7	5	-69.7	1	35.8	2	-75.3					-	-
営業外費用	Non-operating expenses	0	60.5	3	258.0	4	865.4	4	-11.3	0	-87.0	0	-94.8					-	-
経常利益	**Ordinary profit (loss)**	**519**	**-**	**1,294**	**173.0**	**1,941**	**26.2**	**1,350**	**80.8**	**24**	**-95.4**	**473**	**-63.4**					**900**	**-33.4**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	1,925	-	1,925	-					1,900	-
特別損失	Extraordinary losses	-	-	0	-	0	-	0	-	-	-	-	-					-	-
税引前利益	**Profit (loss) before income taxes**	**519**	**-**	**1,294**	**173.0**	**1,940**	**26.2**	**1,350**	**80.8**	**1,949**	**274.9**	**2,398**	**85.2**					**-**	**-**
法人税・住民税及び事業税	Income taxes-current	390	65.6	1,002	35.8	1,528	19.0	1,739	32.4	-52	-	420	-58.1					-	-
法人税等調整額	Income taxes-deferred	-117	-	-411	-	-647	-	-1,198	-	247	-	-141	-					-	-
当期純利益	**Profit (loss)**	**246**	**-**	**703**	**356.7**	**1,060**	**32.2**	**809**	**51.5**	**1,754**	**611.0**	**2,119**	**201.3**					**2,300**	**184.0**

19.AGメディカル (AG MEDICAL)

(1) 営業実績 (Operating results)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
ローン事業(営業貸付金残高)	**Total receivable outstanding**	(百万円/Millions of Yen)	**22,128**	**15.8**	**22,800**	**16.9**	**23,783**	**16.1**	**23,913**	**9.9**	**25,108**	**13.5**	**25,942**	**13.8**					**27,100**	**13.3**
有担保ローン	Secured		22,128	15.8	22,800	16.9	23,783	16.1	23,913	9.9	25,108	13.5	25,942	13.8					27,100	13.3
ローン事業口座数（残高あり）	**N.of customer accounts**	(件/Number)	**1,296**	**25.9**	**1,354**	**23.3**	**1,410**	**21.0**	**1,472**	**18.8**	**1,501**	**15.8**	**1,525**	**12.6**					**-**	**-**
有担保ローン	Secured		1,296	25.9	1,354	23.3	1,410	21.0	1,472	18.8	1,501	15.8	1,525	12.6					-	-
ローン事業新規顧客件数	**New accounts**	(件/Number)	**100**	**12.4**	**215**	**9.1**	**321**	**6.3**	**431**	**2.1**	**85**	**-15.0**	**163**	**-24.2**					**390**	**-**
実質平均利回り ※	**Average yield ※**	(%)	-	-	-	-	-	-	**9.0**	***0.4***	-	-	-	-					**-**	**-**

※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)

		2026/3								2027/3								2027/3	
		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
営業収益	**Operating revenue**	**501**	**19.8**	**1,018**	**18.5**	**1,557**	**18.9**	**2,111**	**19.2**	**580**	**15.7**	**1,186**	**16.5**					**2,400**	**13.7**
営業貸付金利息	Interest on operating loans	487	19.1	989	19.0	1,518	19.2	2,065	19.5	569	16.9	1,167	17.9					2,400	16.2
その他	Other	14	53.9	28	4.0	39	7.9	45	7.2	10	-23.9	18	-34.5					-	-
営業費用	**Operating expenses**	**350**	**0.4**	**630**	**-9.9**	**954**	**-5.3**	**1,300**	**-12.8**	**334**	**-4.6**	**703**	**11.7**					**1,300**	**-0.1**
金融費用	Financial expenses	87	44.4	178	44.8	270	40.6	363	37.7	111	27.1	277	55.4					-	-
貸倒費用	Credit cost	131	-25.4	199	-42.9	302	-34.7	428	-43.3	85	-34.7	226	13.3					-	-
広告宣伝費	Advertising expenses	11	34.5	22	18.5	34	30.5	44	12.1	11	-1.2	21	-3.5					-	-
人件費	Personnel expenses	64	1.5	124	3.7	194	2.1	262	3.5	72	12.6	136	9.6					-	-
その他	Other	55	39.7	104	20.7	152	14.6	201	12.7	53	-3.8	42	-59.9					-	-
営業利益	**Operating profit (loss)**	**151**	**116.3**	**388**	**142.2**	**602**	**99.7**	**811**	**189.9**	**246**	**62.5**	**482**	**24.2**					**1,000**	**23.3**
営業外収益	Non-operating income	0	-60.0	0	-50.0	0	-50.0	0	-43.8	0	0.0	0	775.0					-	-
営業外費用	Non-operating expenses	-	-	-	-	-	-	-	-	-	-	0	-					-	-
経常利益	**Ordinary profit (loss)**	**151**	**116.3**	**388**	**143.1**	**602**	**100.1**	**811**	**190.5**	**246**	**62.5**	**482**	**24.2**					**1,000**	**23.3**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-					-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	-	-	-					-	-
税引前利益	**Profit (loss) before income taxes**	**151**	**116.3**	**388**	**143.1**	**602**	**100.1**	**811**	**190.5**	**246**	**62.5**	**482**	**24.2**					**-**	**-**
法人税･住民税及び事業税	Income taxes-current	49	-41.8	99	-26.5	221	9.6	271	2.3	61	25.5	166	67.8					-	-
法人税等調整額	Income taxes-deferred	-2	-	-7	-	-11	-	-24	-	-53	-	-8	-					-	-
当期純利益	**Profit (loss)**	**105**	**754.4**	**297**	**194.2**	**393**	**104.2**	**563**	**293.6**	**237**	**126.1**	**325**	**9.4**					**700**	**24.1**

20.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)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)
営業債権合計	**Total receivable outstanding**	(百万円/Millions of Yen)	**175,436**	**1.2**	**178,865**	**3.3**	**186,001**	**4.4**	**186,677**	**5.0**	**183,633**	**4.7**	**185,761**	**3.9**					**197,400**	**5.7**
クレジット事業（割賦売掛金残高）	Installment receivables		113,455	3.2	116,448	5.6	124,173	6.9	124,840	8.1	122,684	8.1	125,715	8.0					137,600	10.2
うち分割払い	Installment payments		17,056	19.8	18,029	22.0	18,827	19.2	19,565	20.8	20,346	19.3	24,199	34.2					-	-
うちリボルビング払い	Revolving payments		39,984	0.0	40,443	0.0	40,879	1.2	40,080	1.3	40,666	1.7	41,159	1.8					-	-
ローン事業（営業貸付金残高）	Loans (Cash advance)		30,883	-1.8	31,252	0.6	31,331	3.4	31,596	2.8	31,376	1.6	30,888	-1.2					31,400	-0.6
信用保証事業（支払承諾見返）	Credit guarantee		28,553	-3.4	28,514	-3.0	27,821	-4.8	27,395	-5.3	26,951	-5.6	26,463	-7.2					25,400	-7.3
その他営業債権	Other		2,544	7.3	2,649	7.9	2,675	7.0	2,844	7.6	2,620	3.0	2,693	1.7					2,800	-1.6
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)	**4,999**	**-0.7**	**4,960**	**-1.3**	**4,938**	**-1.8**	**4,958**	**-1.5**	**4,949**	**-1.0**	**4,945**	**-0.3**					**-**	**-**
プロパー	Proper		1,355	-1.9	1,344	-2.7	1,332	-3.4	1,321	-3.6	1,310	-3.3	1,304	-3.0					-	-
提携	Affinity		3,644	-0.3	3,615	-0.8	3,606	-1.2	3,636	-0.8	3,639	-0.1	3,640	0.7					-	-
新規発行数	**Number of new issue**	(千枚/Thousand)	**104**	**-11.1**	**204**	**-15.6**	**313**	**-15.1**	**476**	**-7.8**	**120**	**14.9**	**249**	**22.4**					**-**	**-**
プロパー	Proper		32	-25.4	65	-20.1	97	-15.8	133	-7.8	35	7.2	74	13.5					-	-
提携	Affinity		71	-2.6	138	-13.3	216	-14.7	342	-7.7	85	18.4	175	26.7					-	-
取扱高	**Transaction volume**	(百万円/Millions of Yen)	**201,461**	**2.8**	**408,044**	**3.7**	**625,379**	**4.5**	**840,186**	**5.1**	**215,835**	**7.1**	**433,391**	**6.2**					**-**	**-**
ショッピング	Shopping		194,403	2.9	394,115	3.8	604,435	4.6	812,391	5.2	208,593	7.3	419,254	6.4					-	-
キャッシング	Cashing		7,057	-0.5	13,928	2.3	20,943	3.0	27,794	2.1	7,241	2.6	14,136	1.5					-	-
参考）ショッピング買上実績	ref. Shopping volume (excluding charges)		193,981	2.9	393,249	3.8	603,071	4.6	810,422	5.2	207,813	7.1	417,589	6.2					-	-

（2）社員数 (N. of Total Employees)

			2026/3								2027/3								2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Plan	
				YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY		YoY
社員数	**N. of total employees**	(人)	861	*-27*	828	*-59*	789	*-97*	796	*-88*	769	*-92*	763	*-65*					-	-
正社員数	N. of employees (regularly payroll)		417	*-5*	395	*-28*	369	*-53*	368	*-53*	365	*-52*	365	*-30*					-	-

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

会計ベース (On-balance)

(百万円/Millions of Yen)		2026/3 Q1	YoY(%)	2026/3 Q2	YoY(%)	2026/3 Q3	YoY(%)	2026/3 Q4	YoY(%)	2027/3 Q1	YoY(%)	2027/3 Q2	YoY(%)	2027/3 Q3	YoY(%)	2027/3 Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	**Operating revenue**	**10,047**	**5.6**	**19,588**	**2.9**	**30,059**	**3.7**	**40,297**	**4.5**	**10,480**	**4.3**	**20,679**	**5.6**					**42,400**	**5.2**
クレジット事業（信用購入あっせん収益）	Revenue from installment receivable	5,684	5.2	11,512	3.7	17,774	4.3	23,915	4.7	5,879	3.4	11,928	3.6					25,100	5.0
ローン事業（営業貸付金利息）	Interests on loans	910	-3.3	1,744	3.3	2,703	3.0	3,540	6.1	926	1.8	1,827	4.8					3,500	-1.1
信用保証事業（信用保証収益）	Revenue from credit guarantee	466	-3.1	939	-2.2	1,411	-1.6	1,875	-1.5	457	-1.8	906	-3.4					1,700	-9.3
その他	Other operating revenue	2,986	11.0	5,392	2.1	8,170	3.5	10,966	4.8	3,215	7.7	6,015	11.6					11,900	8.5
営業費用	**Operating expenses**	**9,782**	**4.8**	**19,387**	**4.1**	**29,491**	**4.8**	**39,729**	**4.7**	**9,622**	**-1.6**	**19,751**	**1.9**					**41,600**	**4.7**
金融費用	Financial expenses	386	13.4	786	17.8	1,220	23.5	1,726	27.5	535	38.4	1,117	42.1					-	-
貸倒関連費用	Credit cost	1,330	33.6	2,163	4.1	3,390	10.1	4,662	10.2	872	-34.4	1,965	-9.2					-	-
利息返還関連費用	Expenses for interest repayment	-	-	-	-	-	-	-	-	-	-	-	-					-	-
広告宣伝費	Advertising expenses	463	-12.0	1,187	15.7	1,708	19.3	2,314	10.0	371	-19.7	854	-28.1					-	-
人件費	Personnel expenses	1,372	1.2	2,643	1.6	3,942	0.4	5,149	-0.5	1,243	-9.4	2,434	-7.9					-	-
その他の営業費用	Other operating expenses (SG&A)	6,229	1.9	12,605	2.8	19,228	2.8	25,876	3.1	6,597	5.9	13,379	6.1					-	-
販売促進費	Sales promotion expenses	737	-6.5	1,463	-5.9	2,289	-3.9	3,147	-4.0	859	16.5	1,667	14.0					-	-
支払手数料	Commission fee	3,376	6.1	6,877	5.0	10,523	4.6	14,199	6.5	3,780	12.0	7,742	12.6					-	-
通信費	Communication expenses	410	10.8	809	10.3	1,213	6.9	1,635	5.4	426	3.7	857	5.9					-	-
減価償却費	Depreciation expenses	378	-5.4	764	-4.3	1,153	-4.6	1,539	-3.5	413	9.0	921	20.5					-	-
地代家賃・賃借料	Rent expenses and Rents	25	-8.8	47	-9.0	70	-28.3	113	-6.7	27	8.1	75	58.9					-	-
その他	Other	1,300	-3.0	2,641	3.0	3,978	3.9	5,240	0.5	1,090	-16.1	2,114	-20.0					-	-
営業利益	**Operating profit**	**265**	**43.8**	**201**	**-49.7**	**567**	**-33.0**	**568**	**-4.0**	**857**	**223.5**	**927**	**360.2**					**700**	**23.1**
営業外収益	Non-operating income	37	113.6	97	122.7	151	112.6	216	117.4	78	109.5	148	51.8					-	-
営業外費用	Non-operating expenses	2	9.3	3	-36.8	4	-16.1	5	-40.8	4	111.4	6	86.3					-	-
経常利益	**Ordinary profit**	**300**	**50.3**	**295**	**-32.6**	**713**	**-21.7**	**779**	**14.3**	**931**	**210.1**	**1,069**	**261.4**					**900**	**15.5**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-					-	-
特別損失	Extraordinary losses	5	-	5	-	8	-	152	-	0	-91.9	4	-23.7					-	-
税引前利益	**Profit before income taxes**	**294**	**47.3**	**290**	**-34.0**	**705**	**-22.6**	**626**	**-8.1**	**931**	**216.1**	**1,065**	**267.2**					**-**	**-**
法人税・住民税及び事業税	Income taxes - current	378	-	231	-	295	-	424	-	146	-61.4	138	-40.0					-	-
法人税等調整額	Income taxes - deferred	26	-	117	-	78	-	79	-	-30	-	16	-86.3					-	-
当期純利益	**Profit**	**-109**	**-**	**-58**	**-**	**331**	**-69.1**	**123**	**-84.0**	**815**	**-**	**910**	**-**					**700**	**467.7**

22.AGペイメントサービス (AG Payment Service)

(1) 営業実績 (Operating results)

			2026/3								2027/3						2027/3	
			Q1		Q2		Q3		Q4		Q1		Q2		Q3	Q4	Plan	
				YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)	YoY(%)	YoY(%)		YoY(%)
営業債権合計	**Total receivable outstanding**	(百万円/Millions of Yen)	**95,066**	**36.5**	**101,516**	**30.7**	**106,647**	**27.0**	**112,580**	**28.3**	**120,799**	**27.1**	**129,444**	**27.5**			**145,000**	**28.8**
クレジット事業（割賦売掛金残高）	Installment receivables		95,019	36.6	101,469	30.8	106,488	26.9	112,225	28.0	120,293	26.6	128,851	27.0			144,300	28.6
保証事業（支払承諾見返）	Guarantee		47	-39.3	46	-31.9	158	158.4	355	580.3	506	971.4	593	-			750	110.9
口座数	**N. of account**	(千件/Thousand)	**184**	**28.2**	**196**	**24.9**	**204**	**22.2**	**210**	**21.5**	**220**	**19.6**	**232**	**18.3**			**-**	**-**
実質平均利回り ※	**Average yield ※**	(%)	**-**	**-**	**-**	**-**	**-**	**-**	**9.4**	***-0.3***	**-**	**-**	**-**	**-**			**-**	**-**
買上実績（後払い）	**Transaction volume (BNPL)**	(百万円/Millions of Yen)	**2,156**	**-23.1**	**4,472**	**-9.7**	**7,049**	**-0.3**	**9,493**	**4.7**	**2,588**	**20.0**	**5,275**	**18.0**			**-**	**-**

※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)

		2026/3								2027/3						2027/3	
		Q1		Q2		Q3		Q4		Q1		Q2		Q3	Q4	Plan	
(百万円/Millions of Yen)			YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)		YoY(%)	YoY(%)	YoY(%)		YoY(%)
営業収益	**Operating revenue**	**2,242**	**25.2**	**4,666**	**27.5**	**7,301**	**29.5**	**10,048**	**28.7**	**2,839**	**26.6**	**5,920**	**26.9**			**12,900**	**28.4**
クレジット事業（信用購入あっせん収益）	Revenue from installment receivable	2,094	28.1	4,362	29.5	6,827	30.9	9,412	29.8	2,667	27.3	5,572	27.7			12,000	27.5
その他	Other operating revenue	147	-4.9	304	4.6	473	12.0	635	14.7	171	16.7	348	14.4			800	25.9
営業費用	**Operating expenses**	**1,750**	**15.7**	**3,524**	**17.7**	**5,306**	**18.6**	**6,786**	**14.1**	**2,083**	**19.1**	**4,230**	**20.0**			**8,300**	**22.3**
金融費用	Financial expenses	306	67.2	640	65.5	993	58.0	1,349	54.0	443	44.9	920	43.7			-	-
貸倒関連費用	Credit cost	954	8.6	1,882	9.2	2,723	8.8	3,286	1.0	1,079	13.1	2,173	15.5			-	-
支払手数料	Commission fee	184	11.9	360	13.2	520	7.9	706	4.2	181	-1.4	374	3.7			-	-
人件費	Personnel expenses	151	2.7	299	9.4	497	14.1	683	19.5	197	30.2	400	33.5			-	-
その他の営業費用	Other operating expenses (SG&A)	153	10.2	340	17.8	572	34.9	761	33.9	181	18.1	362	6.5			-	-
営業利益	**Operating profit**	**491**	**77.3**	**1,142**	**71.4**	**1,994**	**71.6**	**3,261**	**75.6**	**755**	**53.7**	**1,690**	**48.0**			**4,500**	**38.0**
営業外収益	Non-operating income	0	16.3	1	76.4	2	55.6	3	55.9	0	16.3	5	199.9			-	-
営業外費用	Non-operating expenses	0	-	1	-	1	138.5	0	-44.5	0	-85.0	0	-81.6			-	-
経常利益	**Ordinary profit**	**491**	**76.8**	**1,143**	**71.2**	**1,995**	**71.6**	**3,264**	**75.7**	**756**	**53.9**	**1,695**	**48.3**			**4,600**	**40.9**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-			-	-
特別損失	Extraordinary losses	-	-	-	-	-	-	-	-	-	-	-	-			-	-
税引前利益	**Profit before income taxes**	**491**	**76.8**	**1,143**	**71.2**	**1,995**	**71.6**	**3,264**	**75.7**	**756**	**53.9**	**1,695**	**48.3**			**-**	**-**
法人税・住民税及び事業税	Income taxes - current	-18	-	280	-39.7	632	-10.4	1,060	-1.1	95	-620.4	472	68.3			-	-
法人税等調整額	Income taxes - deferred	142	-	40	-	-51	-	-145	-	118	-16.7	25	-37.4			-	-
当期純利益	**Profit**	**367**	**109.5**	**821**	**80.5**	**1,414**	**76.8**	**2,349**	**82.6**	**542**	**47.7**	**1,197**	**45.7**			**3,000**	**27.7**

23.ビットキャッシュ (BitCash)

(1) 営業実績 (Operating results)

(百万円/Millions of Yen)			2026/3 Q1	YoY(%)	2026/3 Q2	YoY(%)	2026/3 Q3	YoY(%)	2026/3 Q4	YoY(%)	2027/3 Q1	YoY(%)	2027/3 Q2	YoY(%)	2027/3 Q3	YoY(%)	2027/3 Q4	YoY(%)	2027/3 Plan	YoY(%)
加盟店数	Number of affiliated merchants	(店/num)	1,327	-6.3	1,340	-2.0	1,357	5.2	1,350	3.5	1,356	2.2	1,376	2.7					-	-
カード販売額	Card Sales Amount		11,111	-5.2	22,354	-4.9	33,416	-3.5	43,888	-2.9	12,927	16.3	25,897	15.8					53,800	22.6
決済額	Transaction Amount		11,118	-5.2	22,434	-4.5	33,489	-3.2	44,219	-2.4	13,192	18.7	26,252	17.0					54,100	22.3

(2) 損益の内訳 (Revenue and Expenses)

(百万円/Millions of Yen)		2026/3 Q1	YoY(%)	2026/3 Q2	YoY(%)	2026/3 Q3	YoY(%)	2026/3 Q4	YoY(%)	2027/3 Q1	YoY(%)	2027/3 Q2	YoY(%)	2027/3 Q3	YoY(%)	2027/3 Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	**Operating revenue**	**1,066**	**-4.2**	**2,152**	**-2.9**	**3,198**	**-1.4**	**4,190**	**-1.5**	**1,136**	**6.6**	**2,268**	**5.4**					**4,500**	**7.4**
受取手数料	Commission income	952	-4.3	1,916	-3.7	2,841	-2.9	3,717	-2.9	1,061	11.5	2,116	10.5					-	-
退蔵益	Breakage revenue	95	-6.6	194	-4.2	290	3.8	384	3.6	31	-67.1	61	-68.5					-	-
その他	Other	18	24.6	42	67.2	66	76.3	88	65.9	43	136.5	90	113.5					-	-
営業費用	**Operating expenses**	**751**	**-2.5**	**1,526**	**-2.2**	**2,233**	**-3.6**	**2,989**	**-1.8**	**892**	**18.7**	**1,770**	**16.0**					**3,600**	**20.4**
金融費用	Financial expenses	-	-	-	-	-	-	-	-	-	-	-	-					-	-
広告宣伝費	Advertising expenses	-	-	-	-	0	-99.9	0	-99.4	-	-	-	-					-	-
支払手数料	Commission fee	513	-7.1	1,034	-6.3	1,534	-5.1	2,056	-2.7	624	21.7	1,253	21.2					-	-
人件費	Personnel expenses	101	24.5	196	18.7	282	9.5	366	4.5	77	-24.2	157	-19.7					-	-
減価償却費	Depreciation expenses	60	3.6	121	4.0	182	3.9	242	2.5	79	31.4	171	41.1					-	-
その他	Other	76	21.5	174	20.4	234	3.6	324	7.3	111	45.9	188	7.8					-	-
営業利益	**Operating profit (loss)**	**314**	**-8.0**	**626**	**-4.5**	**965**	**4.0**	**1,200**	**-0.9**	**244**	**-22.4**	**498**	**-20.5**					**800**	**-33.4**
営業外収益	Non-operating income	3	100.4	6	92.3	9	70.9	14	-4.8	15	303.3	18	179.7					-	-
営業外費用	Non-operating expenses	0	-97.4	0	-97.2	0	-36.8	0	-92.8	0	178.6	1	250.9					-	-
経常利益	**Ordinary profit (loss)**	**318**	**-5.0**	**632**	**-1.9**	**974**	**4.5**	**1,214**	**-0.5**	**259**	**-18.6**	**515**	**-18.6**					**900**	**-25.9**
特別利益	Extraordinary income	-	-	-	-	-	-	-	-	-	-	-	-					-	-
特別損失	Extraordinary losses	-	-	16	-	16	-	16	-	-	-	-	-					-	-
税引前利益	**Profit (loss) before income taxes**	**318**	**-5.0**	**616**	**-4.5**	**957**	**2.7**	**1,197**	**-1.9**	**259**	**-18.6**	**515**	**-16.4**					**-**	**-**
法人税 住民税及び事業税	Income taxes-current	23	-10.1	49	-5.9	80	16.3	82	-14.8	75	228.0	172	245.8					-	-
法人税等調整額	Income taxes-deferred	90	-3.4	168	-2.9	258	-1.2	345	2.2	19	-78.7	25	-84.9					-	-
当期純利益	**Profit (loss)**	**204**	**-5.1**	**397**	**-5.0**	**618**	**2.8**	**769**	**-2.1**	**164**	**-19.7**	**317**	**-20.2**					**600**	**-22.0**

24.AIRA & AIFUL

(1) 営業実績 (Operating results)

(百万円/Milions of yen (百万タイバーツ/Millions of THB))			2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業貸付金残高	**Loans outstanding**		**37,200**	**3.9**	**37,039**	**-2.9**	**38,145**	**-2.0**	**40,460**	**1.5**	**39,023**	**4.9**	**38,856**	**4.9**					**37,800**	**-6.6**
			(8,454)	**-1.7**	**(8,342)**	**-4.6**	**(8,256)**	**-6.5**	**(8,140)**	**-5.2**	**(8,029)**	**-5.0**	**(7,962)**	**-4.6**					**(8,000)**	**-1.7**
無担保ローン	Unsecured		37,200	3.9	37,039	-2.9	38,145	-2.0	40,460	1.5	39,022	4.9	38,855	4.9					37,800	-6.6
			(8,454)	-1.7	(8,341)	-4.6	(8,256)	-6.5	(8,140)	-5.2	(8,029)	-5.0	(7,962)	-4.6					(8,000)	-1.7
ローン事業新規顧客件数	**New accounts**	(件/Number)	**4,672**	**-51.1**	**8,924**	**-56.5**	**15,290**	**-53.9**	**21,783**	**-49.5**	**6,653**	**42.4**	**14,212**	**59.3**					**34,000**	**-**
口座数（残高あり）	**N. of accounts with balance**	(千件/Thousand)	**283**	**-7.1**	**276**	**-9.0**	**271**	**-10.4**	**270**	**-7.2**	**265**	**-6.2**	**263**	**-4.6**					**-**	**-**
期末為替レート	**Current Exchange Rate**	(円/Yen)	**4.40**	***0.24***	**4.44**	***0.08***	**4.62**	***0.21***	**4.97**	***0.33***	**4.86**	***0.46***	**4.88**	***0.44***					**4.69**	***-0.30***

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

(2) 損益の内訳(日本円) (Revenue and Expenses)

(百万円/Milions of yen)		2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	**Operating revenue**	**2,223**	**12.4**	**4,388**	**9.8**	**6,672**	**8.9**	**9,115**	**8.6**	**2,436**	**9.6**	**4,901**	**11.7**					**9,800**	**7.5**
営業費用	**Operating expenses**	**2,471**	**-5.1**	**4,578**	**-5.7**	**6,789**	**-9.2**	**8,942**	**-6.6**	**1,891**	**-23.5**	**4,007**	**-12.5**					**8,600**	**-3.8**
金融費用	Financial expenses	322	4.8	627	1.5	926	-1.6	1,226	-3.5	280	-12.9	549	-12.4					-	-
貸倒費用	Credit cost	1,187	-22.9	2,354	-14.5	3,621	-13.0	4,792	-6.2	878	-26.0	1,988	-15.5					-	-
広告宣伝費	Advertising expenses	24	-13.6	58	2.1	79	-1.7	104	-7.1	28	15.0	66	14.5					-	-
人件費	Personnel expenses	420	50.0	625	6.8	845	-6.2	1,110	-10.7	263	-37.4	527	-15.7					-	-
その他	Other	517	15.0	913	8.6	1,316	-5.2	1,707	-7.0	440	-14.8	875	-4.1					-	-
営業利益	**Operating profit (loss)**	**-248**	**-**	**-189**	**-**	**-116**	**-**	**173**	**-**	**544**	**-**	**894**	**-**					**1,100**	**535.1**
経常利益	**Ordinary profit (loss)**	**-246**	**-**	**-187**	**-**	**-113**	**-**	**177**	**-**	**546**	**-**	**897**	**-**					**1,100**	**520.4**
当期純利益	**Profit (loss)**	**-218**	**-**	**-197**	**-**	**-112**	**-**	**130**	**-**	**443**	**-**	**733**	**-**					**900**	**588.3**

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

(百万タイバーツ/Millions of THB)		2026/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Q1	YoY(%)	Q2	YoY(%)	Q3	YoY(%)	Q4	YoY(%)	2027/3 Plan	YoY(%)
営業収益	**Operating revenue**	**495**	**4.4**	**990**	**4.4**	**1,492**	**3.3**	**1,999**	**2.4**	**490**	**-1.0**	**994**	**0.4**					**2,000**	**0.0**
営業費用	**Operating expenses**	**550**	**-11.9**	**1,033**	**-10.4**	**1,518**	**-13.9**	**1,961**	**-11.9**	**380**	**-30.9**	**812**	**-21.4**					**1,700**	**-13.3**
金融費用	Financial expenses	71	-2.7	141	-3.6	207	-6.6	269	-9.0	56	-21.3	111	-21.3					-	-
貸倒費用	Credit cost	264	-28.4	531	-18.7	810	-17.5	1,051	-11.5	176	-33.1	403	-24.1					-	-
広告宣伝費	Advertising expenses	5	-19.7	13	-3.0	17	-6.8	22	-12.4	5	3.9	13	2.9					-	-
人件費	Personnel expenses	93	39.3	141	1.5	189	-11.1	243	-15.8	52	-43.4	106	-24.3					-	-
その他	Other	115	6.8	206	3.2	294	-10.1	374	-12.3	88	-23.0	177	-13.8					-	-
営業利益	**Operating profit (loss)**	**-55**	**-**	**-42**	**-**	**-26**	**-**	**37**	**-**	**109**	**-**	**181**	**-**					**240**	**531.9**
経常利益	**Ordinary profit (loss)**	**-55**	**-**	**-42**	**-**	**-25**	**-**	**38**	**-**	**109**	**-**	**181**	**-**					**240**	**517.3**
当期純利益	**Profit (loss)**	**-48**	**-**	**-44**	**-**	**-25**	**-**	**28**	**-**	**89**	**-**	**148**	**-**					**200**	**597.4**
期中平均為替レート	**Average Exchange Rate**	(円/Yen) **4.49**	***0.32***	**4.43**	***0.22***	**4.47**	***0.23***	**4.56**	***0.26***	**4.97**	***0.48***	**4.93**	***0.50***					**4.82**	***0.26***

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