

アイフル月次推移/AIFUL Monthly Data (2017/4~2018/3)

営業債権ベース (Managed Asset Basis)

		17/4	17/5	17/6	17/7	17/8	17/9	上期計 First half	17/10	17/11	17/12	18/1	18/2	18/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	412,640	418,650	417,769	421,799	426,498	429,179	429,179	435,119	440,777	439,132	444,201	449,692	454,316	454,316	454,316
Total Receivable Outstanding	yoy %	9.1	9.2	9.3	9.6	9.7	9.7	9.7	9.9	10.0	10.0	10.4	10.9	11.3	11.3	11.3
営業貸付金残高	¥mil	326,132	330,973	329,860	332,792	336,344	338,480	338,480	343,469	348,347	346,707	351,279	355,671	360,031	360,031	360,031
Loans Outstanding	yoy %	11.2	11.1	10.8	10.8	10.6	10.5	10.5	10.4	10.2	10.3	10.7	11.2	11.8	11.8	11.8
無担保ローン	¥mil	305,415	310,525	309,774	312,934	316,746	319,250	319,250	324,510	329,538	328,112	332,783	337,281	341,777	341,777	341,777
Unsecured	yoy %	14.4	14.2	13.7	13.5	13.2	12.9	12.9	12.7	12.4	12.3	12.6	13.0	13.5	13.5	13.5
有担保ローン	¥mil	16,086	15,755	15,316	15,004	14,657	14,285	14,285	13,927	13,624	13,232	12,974	12,677	12,403	12,403	12,403
Secured	yoy %	-24.9	-25.0	-25.1	-25.1	-25.2	-24.7	-24.7	-24.8	-25.0	-25.0	-25.1	-25.1	-24.6	-24.6	-24.6
事業者ローン	¥mil	4,629	4,691	4,769	4,853	4,939	4,944	4,944	5,031	5,185	5,362	5,521	5,712	5,850	5,850	5,850
Small Business	yoy %	-7.7	-5.7	-2.4	0.1	2.7	4.5	4.5	7.1	11.0	15.9	19.4	24.1	27.9	27.9	27.9
割賦売掛金	¥mil	843	825	801	790	776	760	760	745	734	718	706	695	503	503	503
Installment Receivables	yoy %	-27.7	-27.4	-26.3	-25.4	-25.1	-23.6	-23.6	-23.3	-22.5	-21.7	-21.2	-20.8	-41.3	-41.3	-41.3
支払承諾見返等	¥mil	85,665	86,852	87,108	88,216	89,377	89,939	89,939	90,903	91,695	91,706	92,215	93,324	93,781	93,781	93,781
Guarantee, etc	yoy %	2.4	3.3	4.3	5.7	6.8	7.3	7.3	8.7	9.5	9.5	9.9	10.2	9.9	9.9	9.9
口座数(残高あり) *1	'000	727	736	733	739	748	754	754	764	775	771	781	790	802	802	802
Customer Accounts	yoy %	8.7	8.4	8.2	8.5	8.7	8.7	8.7	8.8	8.9	9.2	9.8	10.3	11.2	11.2	11.2
無担保ローン	'000	713	722	719	725	734	741	741	750	761	758	767	776	788	788	788
Unsecured	yoy %	9.2	8.9	8.7	9.0	9.1	9.1	9.1	9.2	9.2	9.5	10.0	10.5	11.4	11.4	11.4
有担保ローン	'000	8	8	8	7	7	7	7	7	7	7	7	7	6	6	6
Secured	yoy %	-19.8	-19.9	-20.0	-19.8	-19.8	-19.8	-19.8	-19.7	-19.8	-19.8	-19.6	-19.4	-19.1	-19.1	-19.1
事業者ローン	'000	5	5	5	5	5	5	5	6	6	6	6	6	6	6	6
Small Business	yoy %	-0.4	2.3	6.0	8.3	10.2	11.8	11.8	14.9	18.7	23.5	26.5	29.7	32.1	32.1	32.1

<成約率> Contract Rate

無担保新規成約率	%	42.5	42.0	42.9	47.3	47.4	47.3	44.9	46.4	45.9	47.3	45.8	45.9	46.5	46.3	45.6
Contract Rate of Unsecured Loan																
申込件数	num	34,405	37,579	32,448	31,415	35,023	40,473	211,343	38,036	36,590	29,005	35,267	35,376	47,399	221,673	433,016
New Applications	yoy %	0.8	1.3	11.5	6.0	5.9	3.5	4.5	3.8	3.6	1.3	11.5	14.1	24.8	10.2	7.4
新規獲得件数	num	14,622	15,788	13,936	14,856	16,601	19,132	94,935	17,666	16,785	13,709	16,159	16,249	22,062	102,630	197,565
New Accounts	yoy %	-6.7	-9.6	0.7	12.0	6.7	4.1	0.8	4.1	2.1	10.0	23.4	25.3	33.7	16.1	8.2

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	3,700	3,500	2,900	2,200	2,200	1,900	16,400	1,700	1,500	1,800	1,900	1,200	1,300	9,400	25,800
Interest Repayment Claims	yoy %	-15.9	-16.7	-31.0	-42.1	-42.1	-45.7	-31.4	-51.4	-55.9	-48.6	-40.6	-47.8	-61.8	-51.3	-40.3
利息返還金(キャッシュアウト)	¥mil	2,895	2,585	2,062	2,205	1,827	1,334	12,908	2,701	1,759	2,086	1,012	986	1,362	9,906	22,813
Interest Repayment (Cash out basis)	yoy %	-15.7	47.7	-24.8	-4.6	-6.5	-39.1	-10.3	0.9	-28.6	19.1	-29.5	-35.6	-25.8	-15.3	-12.5

<参考> Reference

無担保解約発生率 *2	%	0.733	0.704	0.625	0.800	0.730	0.648	0.706	0.739	0.735	0.731	0.751	0.622	0.607	0.697	0.702
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,353	1,160	1,311	1,224	1,335	1,226	7,610	1,480	1,303	1,572	1,514	1,281	1,559	8,712	16,323
Amount of transferred loans																
(amounts six months in arrears)	yoy %	23.8	13.6	14.2	2.1	6.4	3.4	10.2	14.3	10.8	12.6	12.9	0.2	0.2	8.3	9.2

※1 四半期・期末以外は、旧ライフ債権の一部が含まれておりません。

※2 旧アイフル実績となります。

※3 旧ライフ債権については5ヶ月未収発生となっております。

※4 四半期・中間・期末以外は、単純合計の参考数値です。

*1 Partial of former LIFE's receivables are not included in monthly results except for quarterly, interim and year-end results.

*2 These represent actual results for the former AIFUL.

*3 With respect to claims related to the former LIFE, there is a five months in arrears receivables.

*4 Net totals are reference figures except for quarterly, interim and year-end totals.