

アイフル月次推移/AIFUL Monthly Data (2018/4~2019/3)

営業債権ベース (Including off-balance receivables)

		18/4	18/5	18/6	18/7	18/8	18/9	上期計 First half	18/10	18/11	18/12	19/1	19/2	19/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	460,373	466,770	466,339	470,929	476,803	479,822	479,822	486,317	492,003	490,359	494,390	500,220	503,382	503,382	503,382
Total Receivable Outstanding	yoy %	11.6	11.5	11.6	11.6	11.8	11.8	11.8	11.8	11.6	11.7	11.3	11.2	10.8	10.8	10.8
営業貸付金残高	¥mil	365,323	371,039	370,147	373,285	377,576	380,036	380,036	385,492	389,984	387,616	390,582	394,754	396,540	396,540	396,540
Loans Outstanding	yoy %	12.0	12.1	12.2	12.2	12.3	12.3	12.3	12.2	12.0	11.8	11.2	11.0	10.1	10.1	10.1
無担保ローン	¥mil	347,147	352,969	352,210	355,380	359,709	362,327	362,327	367,818	372,349	370,189	373,206	377,441	379,317	379,317	379,317
Unsecured	yoy %	13.7	13.7	13.7	13.6	13.6	13.5	13.5	13.3	13.0	12.8	12.1	11.9	11.0	11.0	11.0
有担保ローン	¥mil	12,129	11,814	11,553	11,275	11,022	10,748	10,748	10,505	10,278	9,965	9,763	9,545	9,306	9,306	9,306
Secured	yoy %	-24.6	-25.0	-24.6	-24.9	-24.8	-24.8	-24.8	-24.6	-24.6	-24.7	-24.7	-24.7	-25.0	-25.0	-25.0
事業者ローン	¥mil	6,046	6,255	6,383	6,629	6,844	6,961	6,961	7,168	7,356	7,462	7,612	7,766	7,915	7,915	7,915
Small Business	yoy %	30.6	33.3	33.8	36.6	38.6	40.8	40.8	42.5	41.9	39.2	37.9	36.0	35.3	35.3	35.3
割賦売掛金	¥mil	496	487	470	464	454	446	446	436	431	418	413	408	402	402	402
Installment Receivables	yoy %	-41.1	-40.9	-41.3	-41.2	-41.4	-41.3	-41.3	-41.4	-41.2	-41.7	-41.5	-41.3	-20.1	-20.1	-20.1
支払承諾見返等	¥mil	94,553	95,243	95,722	97,179	98,773	99,339	99,339	100,388	101,587	102,323	103,394	105,057	106,440	106,440	106,440
Guarantee, etc	yoy %	10.4	9.7	9.9	10.2	10.5	10.5	10.5	10.4	10.8	11.6	12.1	12.6	13.5	13.5	13.5
口座数(残高あり) *1	'000	812	826	822	828	838	844	844	854	863	857	863	871	876	876	876
Customer Accounts	yoy %	11.6	12.1	12.1	12.0	12.1	11.9	11.9	11.8	11.3	11.1	10.5	10.3	9.2	9.2	9.2
無担保ローン	'000	798	811	808	813	824	830	830	839	848	843	848	857	861	861	861
Unsecured	yoy %	11.8	12.3	12.2	12.2	12.2	12.0	12.0	11.8	11.4	11.2	10.6	10.3	9.3	9.3	9.3
有担保ローン	'000	6	6	6	6	6	6	6	6	5	5	5	5	5	5	5
Secured	yoy %	-19.1	-19.7	-19.5	-19.6	-19.7	-19.9	-19.9	-20.0	-20.0	-20.3	-20.7	-20.9	-21.5	-21.5	-21.5
事業者ローン	'000	7	7	7	7	8	8	8	8	8	8	8	9	9	9	9
Small Business	yoy %	33.7	35.5	35.6	37.3	38.9	41.1	41.1	40.6	39.8	36.4	34.6	33.1	33.1	33.1	33.1

<成約率> Contract Rate

無担保新規成約率	%	44.9	48.2	46.2	45.3	46.0	46.3	46.2	45.9	45.5	42.8	43.6	45.0	42.5	44.2	45.3
Contract Rate of Unsecured Loan																
申込件数	num	40,402	43,090	32,585	33,217	38,646	41,314	229,254	38,806	34,614	28,219	32,152	33,523	43,911	211,225	440,479
New Applications	yoy %	17.4	14.7	0.4	5.7	10.3	2.1	8.5	2.0	-5.4	-2.7	-8.8	-5.2	-7.4	-4.7	1.7
新規獲得件数	num	18,155	20,779	15,059	15,037	17,776	19,127	105,933	17,806	15,760	12,088	14,023	15,088	18,655	93,420	199,353
New Accounts	yoy %	24.2	31.6	8.1	1.2	7.1	-0.0	11.6	0.8	-6.1	-11.8	-13.2	-7.1	-15.4	-9.0	0.9

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	1,400	1,400	1,600	1,600	1,700	1,500	9,200	1,400	1,200	1,100	900	900	1,000	6,500	15,700
Interest Repayment Claims	yoy %	-62.2	-60.0	-44.8	-27.3	-22.7	-21.1	-43.9	-17.6	-20.0	-38.9	-52.6	-25.0	-23.1	-30.9	-39.1
利息返還金(キャッシュアウト)	¥mil	2,201	2,655	1,399	1,511	884	730	9,379	1,148	940	963	704	794	1,833	6,382	15,761
Interest Repayment (Cash out basis)	yoy %	-24.0	2.7	-32.2	-31.5	-51.6	-45.3	-27.3	-57.5	-46.6	-53.9	-30.5	-19.4	34.6	-35.6	-30.9

<参考> Reference

無担保解約発生率 *2	%	0.689	0.671	0.715	0.779	0.732	0.674	0.710	0.740	0.703	0.781	0.736	0.585	0.688	0.706	0.708
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,291	1,174	1,345	1,290	1,597	1,358	8,058	1,640	1,573	1,754	1,803	1,649	1,784	10,205	18,264
Amount of transferred loans (amounts six months in arrears)	yoy %	-4.5	1.3	2.6	5.4	19.6	10.8	5.9	10.8	20.7	11.5	19.1	28.8	14.4	17.1	11.9

※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.