

アイフル月次推移/AIFUL Monthly Data (2019/4~2020/3)

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

		19/4	19/5	19/6	19/7	19/8	19/9	上期計 First half	19/10	19/11	19/12	20/1	20/2	20/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	507,545	512,024	509,371	513,696	521,818	526,349	526,349	533,243	541,971	541,367	547,038	555,329	560,267	560,267	560,267
Total Receivable Outstanding	yoy %	10.2	9.7	9.2	9.1	9.4	9.7	9.7	9.6	10.2	10.4	10.6	11.0	11.3	11.3	11.3
営業貸付金残高	¥mil	400,180	403,776	401,289	405,221	411,009	414,199	414,199	419,780	426,554	424,198	428,338	434,921	437,679	437,679	437,679
Loans Outstanding	yoy %	9.5	8.8	8.4	8.6	8.9	9.0	9.0	8.9	9.4	9.4	9.7	10.2	10.4	10.4	10.4
無担保ローン	¥mil	383,100	386,878	384,760	388,858	394,814	398,209	398,209	403,910	410,775	408,703	412,948	419,227	422,382	422,382	422,382
Unsecured	yoy %	10.4	9.6	9.2	9.4	9.8	9.9	9.9	9.8	10.3	10.4	10.6	11.1	11.4	11.4	11.4
有担保ローン	¥mil	9,075	8,854	8,571	8,386	8,185	7,980	7,980	7,771	7,582	7,322	7,131	7,376	6,958	6,958	6,958
Secured	yoy %	-25.2	-25.1	-25.8	-25.6	-25.7	-25.8	-25.8	-26.0	-26.2	-26.5	-27.0	-22.7	-25.2	-25.2	-25.2
事業者ローン	¥mil	8,004	8,043	7,957	7,976	8,009	8,009	8,009	8,098	8,196	8,172	8,258	8,318	8,338	8,338	8,338
Small Business	yoy %	32.4	28.6	24.7	20.3	17.0	15.1	15.1	13.0	11.4	9.5	8.5	7.1	5.3	5.3	5.3
割賦売掛金	¥mil	396	389	373	369	362	352	352	348	345	336	332	327	325	325	325
Installment Receivables	yoy %	-20.3	-20.1	-20.6	-20.5	-20.4	-21.1	-21.1	-20.3	-20.0	-19.7	-19.5	-19.8	-19.0	-19.0	-19.0
支払承諾見返等	¥mil	106,969	107,858	107,707	108,105	110,446	111,797	111,797	113,115	115,071	116,833	118,367	120,080	122,262	122,262	122,262
Guarantee, etc	yoy %	13.1	13.2	12.5	11.2	11.8	12.5	12.5	12.7	13.3	14.2	14.5	14.3	14.9	14.9	14.9
口座数(残高あり) *1	'000	884	896	889	895	905	910	910	918	930	924	931	944	950	950	950
Customer Accounts	yoy %	8.9	8.6	8.2	8.1	7.9	7.8	7.8	7.4	7.8	7.8	7.9	8.3	8.5	8.5	8.5
無担保ローン	'000	870	882	875	881	891	896	896	905	917	910	918	930	937	937	937
Unsecured	yoy %	9.0	8.7	8.3	8.2	8.1	8.0	8.0	7.9	8.1	8.0	8.2	8.5	8.7	8.7	8.7
有担保ローン	'000	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4
Secured	yoy %	-21.6	-21.3	-21.8	-21.8	-21.8	-21.7	-21.7	-21.8	-22.5	-22.8	-23.3	-23.3	-24.0	-24.0	-24.0
事業者ローン	'000	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Small Business	yoy %	29.0	24.9	20.7	16.3	12.3	9.5	9.5	7.8	6.2	4.9	4.0	2.8	0.8	0.8	0.8

<成約率>Contract Rate

無担保新規成約率	%	42.4	44.0	43.1	41.5	42.7	43.7	43.0	42.9	43.6	44.9	45.7	45.8	44.5	44.5	43.7
Contract Rate of Unsecured Loan																
申込件数	num	38,152	44,008	35,224	36,847	41,098	46,658	241,987	41,232	39,023	30,755	34,404	38,629	45,684	229,727	471,714
New Applications	yoy %	-5.6	2.1	8.1	10.9	6.3	12.9	5.6	6.3	12.7	9.0	7.0	15.2	4.0	8.8	7.1
新規獲得件数	num	16,183	19,347	15,173	15,301	17,556	20,385	103,945	17,682	17,029	13,797	15,715	17,677	20,310	102,210	206,155
New Accounts	yoy %	-10.9	-6.9	0.8	1.8	-1.2	6.6	-1.9	-0.7	8.1	14.1	12.1	17.2	8.9	9.4	3.4

<利息返還請求>Interest Repayment Indices

利息返還請求件数	num	1,100	1,200	1,100	1,200	1,100	1,000	6,700	1,100	1,000	1,000	1,100	900	1,000	6,100	12,800
Interest Repayment Claims	yoy %	-21.4	-14.3	-31.3	-25.0	-35.3	-33.3	-27.2	-21.4	-16.7	-9.1	22.2	0.0	0.0	-6.2	-18.5
利息返還金(キャッシュアウト)	¥mil	1,377	1,130	898	1,218	504	763	5,890	1,295	1,227	1,315	782	803	2,516	7,938	13,828
Interest Repayment (Cash out basis)	yoy %	-37.4	-57.4	-35.8	-19.3	-43.0	4.5	-37.2	12.8	30.5	36.7	11.1	1.1	37.3	24.4	-12.3

<参考> Reference

無担保解約発生率 *2	%	0.675	0.684	0.752	0.879	0.679	0.758	0.738	0.774	0.701	0.801	0.732	0.686	0.707	0.733	0.736
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,250	1,403	1,505	1,500	1,724	1,662	9,046	1,590	1,806	1,931	1,927	1,850	1,965	11,071	20,118
Amount of transferred loans (amounts six months in arrears)	yoy %	-3.2	19.5	11.9	16.3	7.9	22.3	12.3	-3.0	14.8	10.1	6.9	12.2	10.1	8.5	10.1

*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.