

アイフル月次推移/AIFUL Monthly Data (2021/4~2022/3)

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

		21/4	21/5	21/6	21/7	21/8	21/9	上期計 First half	21/10	21/11	21/12	22/1	22/2	22/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	577,865	583,912	581,841	586,518	591,598	592,705	592,705	600,530	607,652	604,484	610,434	616,024	619,388	619,388	619,388
Total Receivable Outstanding	yoy %	2.7	3.8	5.7	7.1	7.5	7.8	7.8	8.1	8.1	7.8	7.9	8.0	8.3	8.3	8.3
営業貸付金残高	¥mil	442,002	445,867	442,105	444,650	447,649	446,352	446,352	451,886	457,171	452,723	457,333	461,045	461,884	461,884	461,884
Loans Outstanding	yoy %	0.6	1.6	3.0	4.2	4.4	4.5	4.5	4.8	4.8	4.6	4.8	5.0	5.4	5.4	5.4
無担保ローン	¥mil	429,593	433,464	429,874	432,409	435,415	434,245	434,245	439,762	445,006	440,609	445,145	448,850	449,747	449,747	449,747
Unsecured	yoy %	1.2	2.3	3.6	4.7	4.9	5.0	5.0	5.1	5.1	4.9	5.0	5.2	5.6	5.6	5.6
有担保ローン	¥mil	4,167	4,589	4,401	4,305	4,197	4,079	4,079	3,984	3,892	3,783	3,701	3,613	3,501	3,501	3,501
Secured	yoy %	-38.4	-30.7	-31.3	-29.2	-29.0	-29.2	-29.2	-26.2	-26.1	-27.9	-25.2	-25.0	-27.3	-27.3	-27.3
事業者ローン	¥mil	8,241	7,813	7,829	7,934	8,036	8,027	8,027	8,139	8,272	8,329	8,485	8,581	8,635	8,635	8,635
Small Business	yoy %	-0.8	-4.7	0.1	3.2	5.4	7.2	7.2	8.8	10.0	10.8	12.0	12.7	13.0	13.0	13.0
割賦売掛金	¥mil	264	261	250	249	247	241	241	239	238	233	232	247	226	226	226
Installment Receivables	yoy %	-17.6	-18.0	-17.3	-16.4	-16.2	-17.0	-17.0	-16.7	-16.3	-16.2	-16.0	-9.8	-15.6	-15.6	-15.6
支払承諾見返等	¥mil	135,598	137,782	139,485	141,619	143,701	146,111	146,111	148,404	150,242	151,527	152,868	154,731	157,277	157,277	157,277
Guarantee, etc	yoy %	10.2	11.7	15.5	17.2	18.4	19.0	19.0	19.5	19.6	18.7	18.5	18.2	17.8	17.8	17.8
口座数(残高あり) *1	'000	940	949	939	944	951	947	947	958	969	959	969	977	980	980	980
Customer Accounts	yoy %	-1.3	0.0	1.5	2.7	3.1	3.3	3.3	3.5	3.6	3.6	3.9	4.3	5.0	5.0	5.0
無担保ローン	'000	928	937	927	933	940	936	936	946	958	948	957	966	968	968	968
Unsecured	yoy %	-1.1	0.2	1.6	2.9	3.2	3.4	3.4	3.6	3.6	3.7	4.0	4.4	5.1	5.1	5.1
有担保ローン	'000	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Secured	yoy %	-33.1	-29.9	-30.2	-28.5	-28.7	-29.9	-29.9	-27.9	-28.2	-29.2	-27.9	-27.3	-29.0	-29.0	-29.0
事業者ローン	'000	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9
Small Business	yoy %	-6.2	-5.4	-1.2	1.3	2.8	4.1	4.1	5.5	6.4	6.5	6.8	7.1	7.7	7.7	7.7

<成約率> Contract Rate

無担保新規成約率	%	37.5	37.0	35.8	34.8	33.9	33.0	35.2	31.1	32.0	30.2	29.4	32.5	31.5	31.1	32.9
Contract Rate of Unsecured Loan																
申込件数	num	42,862	46,466	42,733	43,573	49,726	55,997	281,357	57,794	61,101	54,399	59,504	55,163	68,559	356,520	637,877
New Applications	yoy %	29.6	142.6	129.9	69.2	59.9	49.4	70.4	39.2	46.8	47.0	53.3	68.3	54.2	50.9	58.9
新規獲得件数	num	16,054	17,201	15,307	15,170	16,869	18,505	99,106	17,957	19,536	16,405	17,466	17,943	21,601	110,908	210,014
New Accounts	yoy %	25.4	123.7	100.4	47.5	31.9	20.4	48.9	4.2	12.6	13.1	15.3	34.5	27.4	17.3	30.4

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	600	600	700	600	700	600	3,800	600	700	600	500	500	600	3,500	7,300
Interest Repayment Claims	yoy %	-40.0	-33.3	-22.2	-25.0	-30.0	-25.0	-29.6	-25.0	-22.2	-25.0	-16.7	-28.6	-14.3	-22.2	-26.3
利息返還金(キャッシュアウト)	¥mil	933	858	729	711	541	384	4,156	647	604	929	594	445	314	3,533	7,689
Interest Repayment (Cash out basis)	yoy %	-18.7	10.1	-3.9	38.0	-35.8	-56.9	-15.8	-52.2	-32.8	-37.9	-33.8	-60.1	-65.8	-47.1	-33.8

<参考> Reference

無担保解約発生率 *2	%	0.703	0.955	0.714	0.920	0.820	0.726	0.806	0.788	0.835	0.892	0.860	0.810	0.715	0.816	0.811
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	2,017	2,039	2,083	2,157	1,994	2,131	12,423	1,907	1,579	1,983	2,044	1,937	2,160	11,611	24,035
Amount of transferred loans (amounts six months in arrears)	yoy %	16.0	16.8	9.9	10.5	4.4	29.8	14.1	20.6	8.1	11.9	7.2	5.6	7.4	9.9	12.0

*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.