

アイフル月次推移/AIFUL Monthly Data (2022/4~2023/3)

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

		22/4	22/5	22/6	22/7	22/8	22/9	上期計 First half	22/10	22/11	22/12	23/1	23/2	23/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	627,145	634,745	632,404	638,852	645,895	649,656	649,656	659,542	668,804	667,138	675,576	685,069	691,689	691,689	691,689
Total Receivable Outstanding	yoy %	8.5	8.7	8.7	8.9	9.2	9.6	9.6	9.8	10.1	10.4	10.7	11.2	11.7	11.7	11.7
営業貸付金残高	¥mil	467,337	473,138	469,156	472,991	477,536	478,038	478,038	485,159	491,408	487,131	493,604	499,788	502,874	502,874	502,874
Loans Outstanding	yoy %	5.7	6.1	6.1	6.4	6.7	7.1	7.1	7.4	7.5	7.6	7.9	8.4	8.9	8.9	8.9
無担保ローン	¥mil	455,147	460,880	456,950	460,701	465,132	465,623	465,623	472,736	478,865	474,594	480,963	487,011	490,096	490,096	490,096
Unsecured	yoy %	5.9	6.3	6.3	6.5	6.8	7.2	7.2	7.5	7.6	7.7	8.0	8.5	9.0	9.0	9.0
有担保ローン	¥mil	3,420	3,356	3,252	3,189	3,119	3,022	3,022	2,866	2,804	2,687	2,624	2,576	2,502	2,502	2,502
Secured	yoy %	-17.9	-26.9	-26.1	-25.9	-25.7	-25.9	-25.9	-28.1	-27.9	-29.0	-29.1	-28.7	-28.5	-28.5	-28.5
事業者ローン	¥mil	8,769	8,901	8,953	9,100	9,284	9,392	9,392	9,556	9,738	9,849	10,016	10,200	10,275	10,275	10,275
Small Business	yoy %	6.4	13.9	14.4	14.7	15.5	17.0	17.0	17.4	17.7	18.2	18.0	18.9	19.0	19.0	19.0
割賦売掛金	¥mil	225	223	216	214	212	203	203	200	200	192	190	189	185	185	185
Installment Receivables	yoy %	-14.9	-14.6	-13.3	-13.8	-14.0	-16.0	-16.0	-16.0	-16.0	-17.3	-17.9	-23.4	-18.2	-18.2	-18.2
支払承諾見返等	¥mil	159,582	161,384	163,031	165,646	168,146	171,414	171,414	174,181	177,195	179,814	181,781	185,091	188,629	188,629	188,629
Guarantee, etc	yoy %	17.7	17.1	16.9	17.0	17.0	17.3	17.3	17.4	17.9	18.7	18.9	19.6	19.9	19.9	19.9
口座数(残高あり)*1	'000	992	1,007	999	1,011	1,025	1,031	1,031	1,052	1,070	1,064	1,083	1,103	1,115	1,115	1,115
Customer Accounts	yoy %	5.5	6.1	6.4	7.1	7.8	8.8	8.8	9.8	10.4	10.9	11.8	12.8	13.8	13.8	13.8
無担保ローン	'000	981	996	988	1,000	1,014	1,019	1,019	1,040	1,058	1,052	1,071	1,091	1,103	1,103	1,103
Unsecured	yoy %	5.6	6.2	6.5	7.2	7.9	8.9	8.9	9.9	10.5	11.0	11.9	13.0	13.9	13.9	13.9
有担保ローン	'000	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Secured	yoy %	-25.2	-28.4	-28.5	-28.5	-28.1	-31.1	-31.1	-30.1	-29.6	-30.4	-30.2	-30.4	-30.6	-30.6	-30.6
事業者ローン	'000	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10
Small Business	yoy %	6.4	8.1	8.4	8.6	9.3	10.8	10.8	10.0	9.9	10.4	10.3	10.5	10.2	10.2	10.2

<成約率>Contract Rate

無担保新規成約率	%	29.4	29.5	29.8	32.2	33.0	36.9	31.8	35.2	33.0	30.6	32.2	32.8	29.6	32.1	31.9
Contract Rate of Unsecured Loan																
申込件数	num	67,193	81,747	68,644	64,912	72,186	70,134	424,816	79,098	82,023	72,599	82,340	90,055	111,971	518,086	942,902
New Applications	yoy %	56.8	75.9	60.6	49.0	45.2	25.2	51.0	36.9	34.2	33.5	38.4	63.3	63.3	45.3	47.8
新規獲得件数	num	19,752	24,100	20,488	20,919	23,797	25,903	134,959	27,818	27,040	22,204	26,519	29,532	33,111	166,224	301,183
New Accounts	yoy %	23.0	40.1	33.8	37.9	41.1	40.0	36.2	54.9	38.4	35.3	51.8	64.6	53.3	49.9	43.4

<利息返還請求>Interest Repayment Indices

利息返還請求件数	num	500	500	500	500	500	400	2,900	400	400	500	400	400	400	2,500	5,400
Interest Repayment Claims	yoy %	-16.7	-16.7	-28.6	-16.7	-28.6	-33.3	-23.7	-33.3	-42.9	-16.7	-20.0	-20.0	-33.3	-28.6	-26.0
利息返還金(キャッシュアウト)	¥mil	712	527	608	720	505	228	3,300	625	566	631	474	394	407	3,097	6,397
Interest Repayment (Cash out basis)	yoy %	-23.7	-38.6	-16.6	1.3	-6.7	-40.7	-20.6	-3.4	-6.3	-32.1	-20.2	-11.4	29.6	-12.3	-16.8

<参考> Reference

無担保解約発生率 *2	%	0.942	0.884	0.748	1.018	0.899	0.748	0.873	0.888	0.982	0.878	0.862	0.797	0.655	0.843	0.857
Delinquent Loan Ratio																

*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 四半期・中間・期末以外は、単純合計の参考数値です。

*4 2022年3月31日まで、社内の債権管理区分として「移管」を設けておりましたが、2022年4月1日より撤廃しております。

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

*4 'Amount of transferred loans' which was one of the internal credit management classification until March 31, 2022, is no longer disclosed due to abolition of it on April 1, 2022.