

1. Monthly Data / Group Total (11.4~12.3)

		11/4	11/5	11/6	11/7	11/8	11/9	上期計	11/10	11/11	11/12	12/1	12/2	12/3	下期計	通期計
営業債権合計	¥mil	757,309	744,576	720,103	708,566	694,568	674,901	674,901	662,456	657,436	647,427	640,240	632,182	618,219	618,219	618,219
Total Receivable Outstanding	yoy %	-30.2	-29.7	-28.7	-28.1	-27.3	-26.4	-26.4	-26.2	-25.1	-23.2	-22.5	-21.6	-19.5	-19.5	-19.5
営業貸付金残高	¥mil	583,602	571,053	549,248	538,579	527,338	511,099	511,099	499,632	493,035	481,471	476,766	471,912	455,012	455,012	455,012
Loans Outstanding	yoy %	-30.6	-30.6	-30.0	-29.8	-29.4	-28.6	-28.6	-28.8	-28.0	-26.2	-25.7	-25.0	-23.5	-23.5	-23.5
無担保ローン	¥mil	413,395	403,287	388,484	376,356	367,615	357,080	357,080	345,718	340,404	333,278	329,297	325,458	318,785	318,785	318,785
Unsecured	yoy %	-33.2	-33.3	-32.7	-32.6	-32.1	-31.4	-31.4	-31.5	-30.6	-29.1	-27.6	-26.6	-25.1	-25.1	-25.1
有担保ローン	¥mil	97,406	95,571	93,827	91,892	89,450	88,166	88,166	84,951	84,044	83,872	81,735	81,012	77,115	77,115	77,115
Secured	yoy %	-27.9	-27.8	-27.2	-27.8	-28.3	-26.9	-26.9	-27.9	-27.3	-24.2	-26.6	-25.8	-22.6	-22.6	-22.6
事業者ローン	¥mil	72,800	72,194	66,936	70,330	70,273	65,852	65,852	68,963	68,586	64,320	65,733	65,441	59,111	59,111	59,111
Small Business	yoy %	-16.0	-15.9	-15.1	-14.1	-13.5	-12.3	-12.3	-12.2	-12.1	-10.8	-13.5	-14.2	-14.9	-14.9	-14.9
包括信用購入幹旋	¥mil	75,452	76,982	76,589	76,785	74,807	73,417	73,417	73,610	76,119	78,521	76,927	74,412	77,754	77,754	77,754
Credit Card Shopping	yoy %	-37.2	-32.4	-28.4	-24.9	-20.4	-17.8	-17.8	-14.9	-11.0	-6.9	-4.6	-1.5	4.1	4.1	4.1
個別信用購入幹旋	¥mil	6,003	5,689	5,358	5,096	4,831	4,090	4,090	3,915	3,734	3,422	3,300	3,142	2,859	2,859	2,859
Installment Sales Finance	yoy %	-54.3	-53.9	-52.6	-52.6	-51.7	-55.5	-55.5	-55.3	-54.7	-59.2	-59.7	-58.4	-54.7	-54.7	-54.7
支払承諾見返等	¥mil	92,251	90,850	88,906	88,105	87,590	86,293	86,293	85,297	84,547	84,011	83,246	82,714	82,593	82,593	82,593
Guarantee, etc	yoy %	-17.1	-16.8	-17.4	-16.3	-15.7	-15.7	-15.7	-15.6	-15.1	-14.5	-13.0	-12.6	-11.0	-11.0	-11.0
口座数(残高あり)	'000	1,438	1,410	1,396	1,333	1,308	1,302	1,302	1,252	1,232	1,208	1,168	1,149	1,130	1,130	1,130
Customer Accounts	yoy %	-23.4	-24.1	-24.3	-24.6	-24.8	-24.7	-24.7	-25.0	-25.2	-25.1	-25.2	-25.5	-25.4	-25.4	-25.4
無担保ローン	'000	1,355	1,327	1,316	1,253	1,228	1,225	1,225	1,174	1,154	1,134	1,094	1,076	1,062	1,062	1,062
Unsecured	yoy %	-23.8	-24.5	-24.8	-25.2	-25.4	-25.3	-25.3	-25.7	-25.8	-25.7	-25.7	-26.1	-25.8	-25.8	-25.8
有担保ローン	'000	35	34	34	33	33	32	32	31	31	31	30	30	27	27	27
Secured	yoy %	-21.8	-21.8	-21.6	-22.0	-21.9	-20.2	-20.2	-20.7	-20.7	-20.4	-20.6	-20.6	-22.7	-22.7	-22.7
事業者ローン	'000	48	48	45	47	47	44	44	46	45	43	43	43	40	40	40
Small Business	yoy %	-12.1	-11.4	-10.0	-9.2	-9.2	-9.2	-9.2	-9.3	-9.8	-9.5	-13.0	-13.8	-13.8	-13.8	-13.8
新規顧客件数	num	5,235	6,164	5,316	4,981	5,498	5,533	32,727	5,266	6,107	5,004	5,707	6,336	7,308	35,728	68,455
New Accounts	yoy %	-21.9	-17.9	7.6	11.9	2.0	-5.7	-6.1	-3.1	16.3	12.7	20.7	25.4	23.5	15.9	4.2
無担保ローン	num	4,459	5,452	4,488	4,289	4,876	5,038	28,602	4,833	5,679	4,480	5,327	5,928	6,885	33,132	61,734
Unsecured	yoy %	-29.8	-23.7	0.8	13.3	8.7	4.8	-7.8	7.9	29.2	30.1	35.9	47.4	46.6	32.7	10.3
有担保ローン	num	23	18	36	30	48	31	186	33	39	34	30	26	36	198	384
Secured	yoy %	0.0	38.5	56.5	66.7	166.7	29.2	56.3	10.0	69.6	21.4	57.9	62.5	63.6	43.5	49.4
事業者ローン	num	753	694	792	662	574	464	3,939	400	389	490	350	382	387	2,398	6,337
Small Business	yoy %	132.4	98.9	71.1	2.3	-35.1	-55.3	6.3	-56.8	-53.4	-49.5	-55.6	-62.4	-67.7	-58.2	-32.8

1 四半期・中間・期末以外は、単純合計の参考数値です。

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

2. Monthly Data / AIFUL (11.4~12.3)

		11/4	11/5	11/6	11/7	11/8	11/9	上期計	11/10	11/11	11/12	12/1	12/2	12/3	下期計	通期計
営業債権合計		¥mil 411,360	401,779	388,396	491,517	481,317	463,525	463,525	450,955	443,916	434,189	428,009	423,162	408,167	408,167	408,167
Total Receivable Outstanding	yoy %	-30.2	-30.4	-29.7	-8.4	-7.9	-7.9	-7.9	-7.9	-7.1	-5.0	-4.0	-3.1	-3.3	-3.3	-3.3
営業貸付金残高		¥mil 370,677	361,725	349,387	419,743	409,936	395,948	395,948	384,165	377,523	368,882	363,194	358,748	344,454	344,454	344,454
Loans Outstanding	yoy %	-31.4	-31.7	-30.9	-14.5	-14.1	-13.7	-13.7	-13.8	-13.1	-11.0	-10.1	-9.2	-9.7	-9.7	-9.7
無担保ローン		¥mil 280,458	273,453	263,678	317,822	309,992	299,860	299,860	289,358	284,374	278,937	275,552	272,188	265,617	265,617	265,617
Unsecured	yoy %	-32.2	-32.5	-31.7	-14.7	-14.3	-13.6	-13.6	-14.0	-13.0	-10.9	-8.5	-7.3	-8.2	-8.2	-8.2
有担保ローン		¥mil 81,518	79,750	77,181	82,176	80,432	78,947	78,947	75,966	74,571	73,754	71,588	70,799	66,606	66,606	66,606
Secured	yoy %	-30.9	-31.0	-30.8	-25.5	-25.3	-23.9	-23.9	-25.1	-25.0	-21.2	-24.3	-23.5	-20.2	-20.2	-20.2
事業者ローン		¥mil 8,700	8,521	8,528	19,744	19,511	17,140	17,140	18,840	18,577	16,190	16,053	15,759	12,231	12,231	12,231
Small Business	yoy %	0.2	0.3	6.3	154.4	152.9	121.0	121.0	138.2	129.5	102.0	91.5	76.9	42.5	42.5	42.5
割賦売掛金		¥mil -	-	-	12,809	12,525	9,759	9,759	9,596	9,403	8,387	8,283	8,080	7,202	7,202	7,202
Installment Receivables	yoy %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
包括信用購入斡旋		¥mil -	-	-	9,762	9,539	7,348	7,348	7,214	7,076	6,241	6,143	5,996	5,295	5,295	5,295
Credit Card Shopping	yoy %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
個別信用購入斡旋		¥mil -	-	-	3,047	2,986	2,411	2,411	2,381	2,327	2,145	2,139	2,084	1,907	1,907	1,907
Installment Sales Finance	yoy %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
支払承諾見返等		¥mil 40,683	40,054	39,008	58,963	58,854	57,817	57,817	57,192	56,989	56,919	56,532	56,334	56,510	56,510	56,510
Guarantee, etc	yoy %	-16.9	-16.5	-16.7	27.9	29.5	29.7	29.7	30.1	30.7	34.6	35.4	36.3	39.1	39.1	39.1
口座数(残高あり)		'000 795	780	750	964	944	940	940	898	882	865	838	825	805	805	805
Customer Accounts	yoy %	-24.0	-24.6	-24.7	-1.4	-1.8	0.9	0.9	-1.8	-1.8	0.0	-1.4	-1.4	-1.2	-1.2	-1.2
無担保ローン		'000 753	738	709	915	895	893	893	852	836	821	794	782	766	766	766
Unsecured	yoy %	-24.4	-25.0	-25.3	-1.7	-2.1	0.9	0.9	-2.0	-2.0	0.1	-1.4	-1.3	-0.7	-0.7	-0.7
有担保ローン		'000 33	33	32	32	32	31	31	31	30	30	29	29	26	26	26
Secured	yoy %	-21.9	-22.0	-22.0	-20.4	-20.4	-18.6	-18.6	-19.1	-19.2	-18.5	-19.1	-19.2	-21.2	-21.2	-21.2
事業者ローン		'000 8	8	9	16	16	15	15	15	15	14	14	14	11	11	11
Small Business	yoy %	20.5	25.8	34.2	151.4	141.6	115.3	115.3	115.6	104.8	81.6	73.7	60.6	36.2	36.2	36.2

<成約率> Contract Rate

無担保新規成約率	%	27.0	28.0	27.6	27.2	27.8	27.9	27.6	29.1	34.1	32.1	31.3	33.3	33.1	32.2	29.9
Contract Rate of Unsecured Loan																
申込件数	num	16,526	19,503	16,239	15,757	17,554	18,054	103,633	16,594	16,670	13,945	17,016	17,790	20,793	102,808	206,441
New Applications	yoy %	-13.3	-11.4	-1.9	6.9	8.4	2.7	-2.4	1.3	-0.6	2.2	8.2	5.7	6.8	4.0	0.7
新規獲得件数	num	4,459	5,452	4,488	4,289	4,876	5,038	28,602	4,833	5,679	4,480	5,327	5,928	6,885	33,132	61,734
New Accounts	yoy %	-29.8	-23.7	0.8	13.3	8.7	4.8	-7.8	7.9	29.2	30.1	35.9	47.4	46.6	32.7	10.3

<参考> Reference

無担保解約発生率 *1	%	1.272	1.475	1.267	1.029	0.903	1.423	1.231	1.174	0.863	0.897	0.889	0.839	0.704	0.900	1.079
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *2	¥mil	2,709	2,186	1,947	2,718	2,296	1,853	13,713	1,743	2,483	1,985	1,508	1,623	1,515	10,859	24,573
Amount of transferred loans																
(amounts six months in arrears)	yoy %	-37.3	-43.2	-47.4	-27.1	-32.9	-34.4	-37.3	-36.1	7.6	-17.9	-28.4	-21.4	-44.3	-24.3	-32.1

1 旧アイフル実績となります。

*1 These represent actual results for the former AIFUL.

2 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。

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

グループ再編の実施により、2011年7月にライフの一部(旧ライフ)及びシティズを吸収合併しております。
As a result of Group reorganization, City's and part of LIFE were merged and consolidated to AIFUL in July 2011.

3. Monthly Data / Life (11.4~12.3)

		11/4	11/5	11/6
営業債権合計	¥mil	265,960	263,303	257,607
Total Receivable Outstanding	yoy %	-33.6	-32.0	-30.6
割賦売掛金	¥mil	81,455	82,672	81,948
Installment Receivable	yoy %	-38.8	-34.5	-30.7
包括信用購入斡旋	¥mil	75,452	76,982	76,589
Credit Card Shopping	yoy %	-37.2	-32.4	-28.4
個別信用購入斡旋	¥mil	6,003	5,689	5,358
Installment Sales Finance	yoy %	-54.3	-53.9	-52.6
代位弁済	¥mil	7,148	7,175	7,169
Collateral	yoy %	-13.3	-12.0	-8.8
営業貸付金	¥mil	132,937	129,834	125,760
Loans(Cash Advances)	yoy %	-35.2	-35.0	-34.6
カードキャッシング	¥mil	81,027	79,119	76,370
with Credit Card	yoy %	-35.8	-35.8	-35.7
ローン専用カード	¥mil	45,802	43,857	42,004
with Loan Card (Life Play Card)	yoy %	-41.0	-41.6	-41.9
その他	¥mil	6,106	6,857	7,385
Other	yoy %	383.7	450.3	506.2
支払承諾見返	¥mil	44,419	43,621	42,728
Guarantee	yoy %	-18.0	-17.8	-19.2
クレジットカード Credit Card				
有効カード会員数	'000	6,735	6,736	6,717
Number of Card Holders	yoy %	-46.5	-46.3	-46.2
プロパー	'000	2,739	2,722	2,701
Proper	yoy %	24.1	24.1	23.8
提携	'000	3,996	4,013	4,015
Affinity	yoy %	-61.5	-61.2	-61.0
新規発行数	num	42,801	37,934	37,258
Number of New Issue	yoy %	-41.4	4.2	-2.1
プロパー	num	9,678	9,768	8,120
Proper	yoy %	15.4	50.9	27.2
提携	num	33,123	28,166	29,138
Affinity	yoy %	-48.8	-5.9	-8.0
加盟店数				
Member Merchant	num	106,833	106,831	106,807
買上実績 Purchase Results	¥mil	33,743	36,056	36,904
	yoy %	-39.9	-27.1	-19.2
包括信用購入斡旋	¥mil	30,596	32,277	33,749
Shopping	yoy %	-40.6	-27.5	-19.4
キャッシング	¥mil	3,147	3,779	3,154
Cashing	yoy %	-31.8	-23.3	-16.9