

アイフル月次推移/AIFUL Monthly Data (2014/4~2015/3)

営業債権ベース (Managed Asset Basis)

		14/4	14/5	14/6	14/7	14/8	14/9	上期計	14/10	14/11	14/12	15/1	15/2	15/3	下期計	通期計
営業債権合計	¥mil	351,055	350,889	348,316	347,452	348,890	349,128	349,128	351,273	351,712	347,731	347,982	349,391	349,952	349,952	349,952
Total Receivable Outstanding	yoy %	2.1	2.6	-5.0	-4.4	-3.7	-3.2	-3.2	-2.5	-1.6	-1.5	-1.2	-0.4	-0.2	-0.2	-0.2
営業貸付金残高	¥mil	260,834	261,763	260,213	259,902	261,038	261,057	261,057	261,644	263,277	261,230	262,041	263,353	264,557	264,557	264,557
Loans Outstanding	yoy %	-7.2	-6.3	-5.5	-4.6	-3.5	-2.9	-2.9	-2.1	-1.2	-0.6	0.1	0.7	1.4	1.4	1.4
無担保ローン	¥mil	217,034	218,761	218,352	218,940	220,831	221,448	221,448	222,962	225,293	223,901	225,433	227,591	229,391	229,391	229,391
Unsecured	yoy %	-3.3	-2.3	-0.9	-0.1	1.2	1.9	1.9	2.6	3.5	4.2	4.7	5.4	6.2	6.2	6.2
有担保ローン	¥mil	36,815	36,136	35,158	34,350	33,654	33,163	33,163	32,332	31,695	31,161	30,516	29,753	29,274	29,274	29,274
Secured	yoy %	-23.0	-22.9	-24.5	-23.6	-23.5	-23.8	-23.8	-23.3	-23.2	-23.1	-22.4	-22.8	-22.2	-22.2	-22.2
事業者ローン	¥mil	6,983	6,865	6,702	6,611	6,552	6,444	6,444	6,349	6,288	6,168	6,091	6,007	5,890	5,890	5,890
Small Business	yoy %	-20.9	-21.4	-21.3	-21.2	-20.5	-18.4	-18.4	-18.5	-17.6	-17.4	-17.1	-16.9	-17.0	-17.0	-17.0
割賦売掛金	¥mil	2,764	2,688	2,537	2,457	2,382	2,267	2,267	2,186	2,120	2,013	1,949	1,896	1,820	1,820	1,820
Installment Receivables	yoy %	-36.1	-36.4	-35.9	-35.8	-35.8	-36.0	-36.0	-36.2	-36.5	-35.6	-35.5	-35.3	-36.0	-36.0	-36.0
支払承認見返等	¥mil	87,456	86,437	85,566	85,092	85,470	85,803	85,803	87,442	86,315	84,487	83,991	84,141	83,574	83,574	83,574
Guarantee, etc	yoy %	49.5	48.6	-2.0	-2.3	-3.3	-2.9	-2.9	-2.3	-1.2	-2.7	-3.7	-2.3	-4.0	-4.0	-4.0
口座数(残高あり) *1	'000	584	588	591	587	592	598	598	597	603	602	602	607	613	613	613
Customer Accounts	yoy %	-4.9	-4.2	-4.1	-2.3	-1.2	-1.2	-1.2	0.5	1.5	1.6	3.0	3.7	3.9	3.9	3.9
無担保ローン	'000	559	564	568	564	569	576	576	575	581	580	582	587	592	592	592
Unsecured	yoy %	-4.2	-3.4	-3.3	-1.5	-0.3	-0.3	-0.3	1.4	2.4	2.5	4.0	4.7	4.9	4.9	4.9
有担保ローン	'000	16	16	16	15	15	15	15	15	14	14	14	14	13	13	13
Secured	yoy %	-19.6	-19.8	-20.3	-20.2	-20.4	-20.2	-20.2	-20.2	-20.5	-20.5	-20.5	-20.7	-20.6	-20.6	-20.6
事業者ローン	'000	7	7	7	7	6	6	6	6	6	6	6	6	6	6	6
Small Business	yoy %	-15.6	-16.4	-16.3	-16.3	-16.1	-16.0	-16.0	-16.1	-15.7	-15.2	-15.1	-14.7	-15.1	-15.1	-15.1

<成約率> Contract Rate

無担保新規成約率	%	43.6	44.6	46.8	45.3	47.3	45.7	45.5	44.4	43.8	44.9	44.4	45.3	44.2	44.5	45.0
Contract Rate of Unsecured Loan																
申込件数	num	26,244	29,437	24,306	25,284	27,096	30,391	162,758	29,354	28,151	24,934	30,054	28,059	37,041	177,593	340,351
New Applications	yoy %	15.2	23.6	24.8	28.6	29.6	34.8	26.0	38.6	40.2	40.6	36.5	27.1	32.2	35.5	30.8
新規獲得件数	num	11,450	13,136	11,371	11,466	12,805	13,903	74,131	13,022	12,344	11,183	13,344	12,721	16,390	79,004	153,135
New Accounts	yoy %	16.6	16.0	28.6	31.6	29.9	32.4	25.5	35.6	37.2	41.2	41.9	31.7	32.4	36.3	30.9

<参考> Reference

無担保解約発生率 *2	%	0.515	0.560	0.595	0.623	0.659	0.632	0.598	0.674	0.693	0.782	0.710	0.618	0.607	0.680	0.640
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	627	603	580	678	705	690	3,885	788	728	817	854	785	816	4,791	8,676
Amount of transferred loans (amounts six months in arrears)	yoy %	-0.7	-12.4	-14.5	2.1	-11.7	4.1	-5.8	13.6	14.9	22.4	33.8	27.2	47.3	25.9	9.4

※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。

*1 Partial of former LIFE's receivables are not included in monthly results except for quarterly, interm 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.