

アイフル月次推移/AIFUL Monthly Data (2020/4~2021/3)

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

		20/4	20/5	20/6	20/7	20/8	20/9	上期計 First half	20/10	20/11	20/12	21/1	21/2	21/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	562,818	562,430	550,338	547,676	550,414	550,024	550,024	555,646	562,209	560,553	565,639	570,210	572,070	572,070	572,070
Total Receivable Outstanding	yoy %	10.9	9.8	8.0	6.6	5.5	4.5	4.5	4.2	3.7	3.5	3.4	2.7	2.1	2.1	2.1
営業貸付金残高	¥mil	439,436	438,744	429,315	426,587	428,767	426,950	426,950	431,175	436,335	432,664	436,373	439,080	438,300	438,300	438,300
Loans Outstanding	yoy %	9.8	8.7	7.0	5.3	4.3	3.1	3.1	2.7	2.3	2.0	1.9	1.0	0.1	0.1	0.1
無担保ローン	¥mil	424,358	423,919	415,081	412,811	415,232	413,696	413,696	418,293	423,553	419,900	423,847	426,644	425,848	425,848	425,848
Unsecured	yoy %	10.8	9.6	7.9	6.2	5.2	3.9	3.9	3.6	3.1	2.7	2.6	1.8	0.8	0.8	0.8
有担保ローン	¥mil	6,768	6,623	6,408	6,084	5,909	5,762	5,762	5,398	5,264	5,247	4,946	4,818	4,813	4,813	4,813
Secured	yoy %	-25.4	-25.2	-25.2	-27.4	-27.8	-27.8	-27.8	-30.5	-30.6	-28.3	-30.6	-34.7	-30.8	-30.8	-30.8
事業者ローン	¥mil	8,309	8,202	7,825	7,691	7,625	7,491	7,491	7,483	7,518	7,516	7,579	7,617	7,638	7,638	7,638
Small Business	yoy %	3.8	2.0	-1.7	-3.6	-4.8	-6.5	-6.5	-7.6	-8.3	-8.0	-8.2	-8.4	-8.4	-8.4	-8.4
割賦売掛金	¥mil	321	318	302	297	295	291	291	287	284	278	276	273	268	268	268
Installment Receivables	yoy %	-18.8	-18.2	-19.0	-19.4	-18.5	-17.3	-17.3	-17.5	-17.6	-17.2	-16.9	-16.4	-17.6	-17.6	-17.6
支払承諾見返等	¥mil	123,060	123,366	120,720	120,790	121,352	122,782	122,782	124,183	125,589	127,610	128,989	130,856	133,501	133,501	133,501
Guarantee, etc	yoy %	15.0	14.4	12.1	11.7	9.9	9.8	9.8	9.8	9.1	9.2	9.0	9.0	9.2	9.2	9.2
口座数(残高あり) *1	'000	952	949	925	919	923	917	917	926	936	926	932	937	933	933	933
Customer Accounts	yoy %	7.7	5.9	4.0	2.7	1.9	0.8	0.8	0.7	0.6	0.2	0.1	-0.7	-1.8	-1.8	-1.8
無担保ローン	'000	939	936	912	907	910	905	905	914	924	914	921	925	922	922	922
Unsecured	yoy %	8.0	6.1	4.3	3.0	2.2	1.1	1.1	1.0	0.8	0.5	0.4	-0.5	-1.6	-1.6	-1.6
有担保ローン	'000	4	3	3	3	3	3	3	3	3	3	3	2	2	2	2
Secured	yoy %	-24.2	-24.3	-24.5	-26.4	-27.1	-26.8	-26.8	-29.1	-29.1	-28.4	-29.9	-30.8	-29.5	-29.5	-29.5
事業者ローン	'000	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8
Small Business	yoy %	0.0	-1.7	-4.6	-5.3	-5.8	-6.6	-6.6	-7.7	-8.3	-8.2	-8.3	-8.5	-8.5	-8.5	-8.5

<成約率> Contract Rate

無担保新規成約率	%	38.7	40.1	41.1	40.0	41.1	41.0	40.3	41.5	41.7	39.2	39.0	40.7	38.1	40.0	40.1
Contract Rate of Unsecured Loan																
申込件数	num	33,066	19,155	18,591	25,752	31,095	37,487	165,146	41,518	41,627	36,994	38,827	32,775	44,450	236,191	401,337
New Applications	yoy %	-13.3	-56.5	-47.2	-30.1	-24.3	-19.7	-31.8	0.7	6.7	20.3	12.9	-15.2	-2.7	2.8	-14.9
新規獲得件数	num	12,806	7,688	7,640	10,288	12,786	15,372	66,580	17,241	17,349	14,501	15,146	13,342	16,952	94,531	161,111
New Accounts	yoy %	-20.9	-60.3	-49.6	-32.8	-27.2	-24.6	-35.9	-2.5	1.9	5.1	-3.6	-24.5	-16.5	-7.5	-21.8

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	1,000	900	900	800	1,000	800	5,400	800	900	800	600	700	700	4,500	9,900
Interest Repayment Claims	yoy %	-9.1	-25.0	-18.2	-33.3	-9.1	-20.0	-19.4	-27.3	-10.0	-20.0	-45.5	-22.2	-30.0	-26.2	-22.7
利息返還金(キャッシュアウト)	¥mil	1,147	779	758	515	843	892	4,934	1,355	898	1,495	897	1,115	917	6,677	11,611
Interest Repayment (Cash out basis)	yoy %	-16.7	-31.1	-15.6	-57.7	67.2	16.9	-16.2	4.6	-26.8	13.7	14.7	38.9	-63.6	-15.9	-16.0

<参考> Reference

無担保解約発生率 *2	%	0.776	0.852	0.823	0.793	0.677	0.603	0.755	0.648	0.727	0.782	0.769	0.729	0.784	0.740	0.748
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,739	1,746	1,895	1,952	1,911	1,642	10,887	1,581	1,461	1,772	1,906	1,834	2,012	10,568	21,456
Amount of transferred loans (amounts six months in arrears)	yoy %	39.1	24.4	25.9	30.2	10.9	-1.2	20.4	-0.6	-19.1	-8.2	-1.1	-0.9	2.4	-4.5	6.7

*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。

*5 2020年11月の数値について一部訂正しております。

*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 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.

*5 Under lined figures for November 2020 were corrected.