

アイフル月次推移/AIFUL Monthly Data (2023/4~2024/3)

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

		23/4	23/5	23/6	23/7	23/8	23/9	上期計 First half	23/10	23/11	23/12	24/1	24/2	24/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	703,450	714,637	713,414	722,469	731,836	740,160	740,160	753,546	764,570	762,809	771,369	781,563	790,608	790,608	790,608
Total Receivable Outstanding	yoy %	12.2	12.6	12.8	13.1	13.3	13.9	13.9	14.3	14.3	14.3	14.2	14.1	14.3	14.3	14.3
営業貸付金残高	¥mil	511,454	519,857	516,310	522,242	527,842	532,538	532,538	542,731	550,395	545,486	552,020	558,328	562,913	562,913	562,913
Loans Outstanding	yoy %	9.4	9.9	10.1	10.4	10.5	11.4	11.4	11.9	12.0	12.0	11.8	11.7	11.9	11.9	11.9
無担保ローン	¥mil	498,558	506,818	503,277	509,067	514,561	519,149	519,149	529,167	536,612	531,668	538,006	544,100	548,554	548,554	548,554
Unsecured	yoy %	9.5	10.0	10.1	10.5	10.6	11.5	11.5	11.9	12.1	12.0	11.9	11.7	11.9	11.9	11.9
有担保ローン	¥mil	2,425	2,368	2,278	2,232	2,158	2,112	2,112	2,059	2,020	1,954	1,909	1,875	1,836	1,836	1,836
Secured	yoy %	-29.1	-29.4	-29.9	-30.0	-30.8	-30.1	-30.1	-28.1	-28.0	-27.3	-27.2	-27.2	-26.6	-26.6	-26.6
事業者ローン	¥mil	10,471	10,669	10,754	10,943	11,122	11,276	11,276	11,504	11,762	11,863	12,104	12,352	12,522	12,522	12,522
Small Business	yoy %	19.4	19.9	20.1	20.3	19.8	20.1	20.1	20.4	20.8	20.5	20.8	21.1	21.9	21.9	21.9
割賦売掛金	¥mil	184	182	177	176	175	173	173	172	172	168	167	166	162	162	162
Installment Receivables	yoy %	-18.4	-18.3	-18.3	-17.7	-17.4	-14.4	-14.4	-14.1	-14.1	-12.8	-12.0	-12.3	-12.2	-12.2	-12.2
支払承諾見返等	¥mil	191,811	194,597	196,927	200,050	203,818	207,447	207,447	210,642	214,002	217,154	219,181	223,068	227,532	227,532	227,532
Guarantee, etc	yoy %	20.2	20.6	20.8	20.8	21.2	21.0	21.0	20.9	20.8	20.8	20.6	20.5	20.6	20.6	20.6
口座数(残高あり) *1	'000	1,136	1,157	1,152	1,169	1,188	1,203	1,203	1,227	1,244	1,229	1,238	1,249	1,256	1,256	1,256
Customer Accounts	yoy %	14.5	14.9	15.3	15.6	15.8	16.7	16.7	16.7	16.3	15.5	14.4	13.2	12.6	12.6	12.6
無担保ローン	'000	1,125	1,145	1,140	1,157	1,176	1,191	1,191	1,215	1,232	1,217	1,226	1,236	1,243	1,243	1,243
Unsecured	yoy %	14.7	15.0	15.4	15.7	16.0	16.8	16.8	16.8	16.4	15.6	14.5	13.3	12.7	12.7	12.7
有担保ローン	'000	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Secured	yoy %	-31.6	-32.0	-32.0	-31.6	-31.8	-28.9	-28.9	-30.0	-29.5	-29.5	-29.6	-29.7	-28.5	-28.5	-28.5
事業者ローン	'000	10	10	10	10	10	10	10	10	11	11	11	11	11	11	11
Small Business	yoy %	10.2	10.2	9.7	9.6	9.4	9.4	9.4	10.3	10.8	10.3	10.9	11.2	12.0	12.0	12.0

<成約率>Contract Rate

無担保新規成約率	%	29.7	27.7	37.8	37.0	37.4	39.2	34.4	38.8	39.3	40.3	37.2	36.1	36.0	37.9	35.9
Contract Rate of Unsecured Loan																
申込件数	num	100,631	108,743	76,197	75,922	85,643	97,344	544,480	86,838	69,545	49,482	51,962	60,418	81,872	400,117	944,597
New Applications	yoy %	49.8	33.0	11.0	17.0	18.6	38.8	28.2	9.8	-15.2	-31.8	-36.9	-32.9	-26.9	-22.8	0.2
新規獲得件数	num	29,864	30,103	28,767	28,123	32,046	38,171	187,074	33,703	27,363	19,925	19,307	21,819	29,466	151,583	338,657
New Accounts	yoy %	51.2	24.9	40.4	34.4	34.7	47.4	38.6	21.2	1.2	-10.3	-27.2	-26.1	-11.0	-8.8	12.4

<利息返還請求>Interest Repayment Indices

利息返還請求件数	num	350	380	410	320	210	290	1,960	170	230	330	250	230	210	1,420	3,380
Interest Repayment Claims	yoy %	-30.0	-24.0	-18.0	-36.0	-58.0	-27.5	-32.4	-57.5	-42.5	-34.0	-37.5	-42.5	-47.5	-43.2	-37.4
利息返還金(キャッシュアウト)	¥mil	540	465	518	488	283	391	2,685	415	356	524	350	418	229	2,292	4,977
Interest Repayment (Cash out basis)	yoy %	-24.2	-11.7	-14.8	-32.2	-44.0	71.5	-18.6	-33.6	-37.1	-17.0	-26.2	6.1	-43.7	-26.0	-22.2

<参考> Reference

無担保解約発生率 *2	%	1.007	0.952	0.768	1.121	0.966	0.819	0.939	0.920	0.879	0.914	0.912	0.799	0.979	0.900	0.920
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 利息返還請求件数は2023年4月より10件単位で開示。

※5 申込重複による過集計がありましたので6月数値より計上方法を変更しております。なお、修正による利益影響はありません。

*1 Part 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 The number of Interest Repayment Claims is disclosed in 10 units from April 2023.

*5 Number of new applications were overstated due to an error in categorization.

Therefore, counting method have been changed from June 2023. There is no impact on profit due to this change.