

アイフル月次推移/AIFUL Monthly Data (2024/4～2025/3)

営業債権ベース (Including off-balance receivables)																
		24/4	24/5	24/6	24/7	24/8	24/9	上期計 First half	24/10	24/11	24/12	25/1	25/2	25/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	803,294	814,540	814,747	822,844	833,912	837,861	837,861	848,974	863,718	860,163	868,994	876,219	894,844	894,844	894,844
Total Receivable Outstanding	yoy %	14.2	14.0	14.2	13.9	13.9	13.2	13.2	12.7	13.0	12.8	12.7	12.1	13.2	13.2	13.2
ローン事業 (営業貸付金残高)	¥mil	572,108	579,029	575,882	580,075	586,243	586,290	586,290	593,734	603,082	596,106	600,726	604,009	614,222	614,222	614,222
Loans Outstanding	yoy %	11.9	11.4	11.5	11.1	11.1	10.1	10.1	9.4	9.6	9.3	8.8	8.2	9.1	9.1	9.1
個人向け無担保	¥mil	557,493	564,249	561,051	565,006	570,979	571,014	571,014	578,265	587,454	580,444	584,848	588,165	597,976	597,976	597,976
Unsecured	yoy %	11.8	11.3	11.5	11.0	11.0	10.0	10.0	9.3	9.5	9.2	8.7	8.1	9.0	9.0	9.0
事業者向け無担保	¥mil	12,817	13,045	13,111	13,385	13,623	13,685	13,685	13,918	14,113	14,181	14,430	14,418	14,860	14,860	14,860
Small Business	yoy %	22.4	22.3	21.9	22.3	22.5	21.4	21.4	21.0	20.0	19.5	19.2	16.7	18.7	18.7	18.7
有担保	¥mil	1,797	1,734	1,720	1,683	1,640	1,590	1,590	1,550	1,514	1,481	1,447	1,425	1,385	1,385	1,385
Secured	yoy %	-25.9	-26.8	-24.5	-24.6	-24.0	-24.7	-24.7	-24.7	-25.0	-24.2	-24.2	-24.0	-24.5	-24.5	-24.5
クレジット事業 (割賦売掛金残高)	¥mil	161	159	156	156	152	148	148	147	148	146	145	144	140	140	140
Installment Receivables	yoy %	-12.0	-12.6	-11.6	-11.6	-13.4	-14.5	-14.5	-14.6	-13.5	-13.1	-13.1	-13.0	-13.6	-13.6	-13.6
信用保証事業等 (支払承諾見返等)	¥mil	231,024	235,351	238,707	242,613	247,516	251,423	251,423	255,093	260,487	263,910	268,122	272,065	280,481	280,481	280,481
Guarantee, etc	yoy %	20.4	20.9	21.2	21.3	21.4	21.2	21.2	21.1	21.7	21.5	22.3	22.0	23.3	23.3	23.3
口座数 (残高あり) *1	'000	1,274	1,294	1,282	1,292	1,306	1,307	1,307	1,323	1,341	1,320	1,327	1,320	1,348	1,348	1,348
Customer Accounts	yoy %	12.1	11.8	11.3	10.5	10.0	8.6	8.6	7.8	7.8	7.4	7.1	5.7	7.4	7.4	7.4
個人向け無担保	'000	1,261	1,281	1,269	1,279	1,293	1,294	1,294	1,310	1,328	1,307	1,313	1,307	1,335	1,335	1,335
Unsecured	yoy %	12.2	11.8	11.3	10.5	10.0	8.6	8.6	7.8	7.8	7.4	7.1	5.7	7.4	7.4	7.4
事業者向け無担保	'000	11	11	11	11	12	12	12	12	12	12	12	12	12	12	12
Small Business	yoy %	12.5	13.0	13.3	13.5	13.5	12.9	12.9	12.7	12.3	12.2	11.9	9.5	11.5	11.5	11.5
有担保	'000	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Secured	yoy %	-27.2	-28.2	-26.3	-26.4	-26.4	-26.8	-26.8	-26.5	-27.0	-25.8	-25.7	-25.5	-26.2	-26.2	-26.2

<成約率>Contract Rate

無担保新規成約率	%	34.9	36.7	37.0	33.3	34.1	34.6	35.1	32.5	33.0	30.5	30.1	30.6	31.0	31.4	33.2
Contract Rate of Unsecured Loan																
申込件数	num	86,179	90,424	70,324	73,377	78,990	91,404	490,698	89,259	81,279	63,121	72,893	78,914	103,204	488,670	979,368
New Applications	yoy %	-14.4	-16.8	-7.7	-3.4	-7.8	-6.1	-9.9	2.8	16.9	27.6	40.3	30.6	26.1	22.1	3.7
新規獲得件数	num	30,082	33,189	26,042	24,439	26,974	31,597	172,323	29,040	26,832	19,250	21,925	24,132	32,026	153,205	325,528
New Accounts	yoy %	0.7	10.3	-9.5	-13.1	-15.8	-17.2	-7.9	-13.8	-1.9	-3.4	13.6	10.6	8.7	1.1	-3.9

<利息返還請求>Interest Repayment Indices

利息返還請求件数	num	250	220	180	200	150	130	1,130	170	140	140	120	120	120	810	1,940
Interest Repayment Claims	yoy %	-28.6	-42.1	-56.1	-37.5	-28.6	-55.2	-42.3	0.0	-39.1	-57.6	-52.0	-47.8	-42.9	-43.0	-42.6
利息返還金 (キャッシュアウト)	¥mil	473	335	235	299	221	264	1,827	204	197	246	219	221	100	1,187	3,014
Interest Repayment (Cash out basis)	yoy %	-12.4	-28.0	-54.6	-38.7	-21.9	-32.5	-32.0	-50.8	-44.7	-53.1	-37.4	-47.1	-56.3	-48.2	-39.4

<参考> Reference

無担保解約発生率 *2	%	0.736	0.611	0.961	0.936	0.770	0.939	0.826	0.846	0.762	0.821	0.764	0.593	0.822	0.768	0.797
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。

*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.