

アイフル月次推移/AIFUL Monthly Data (2015/4~2016/3)

営業債権ベース (Managed Asset Basis)

		15/4	15/5	15/6	15/7	15/8	15/9	上期計	15/10	15/11	15/12	16/1	16/2	16/3	下期計	通期計
営業債権合計	¥mil	351,632	355,379	354,418	355,957	359,075	360,733	360,733	363,752	368,729	366,675	369,543	372,701	374,362	374,362	374,362
Total Receivable Outstanding	yoy %	0.2	1.3	1.8	2.4	2.9	3.3	3.3	3.6	4.8	5.4	6.2	6.7	7.0	7.0	7.0
営業貸付金残高	¥mil	266,734	269,710	269,155	270,829	274,263	275,892	275,892	279,066	282,829	281,245	284,312	287,391	289,565	289,565	289,565
Loans Outstanding	yoy %	2.3	3.0	3.4	4.2	5.1	5.7	5.7	6.7	7.4	7.7	8.5	9.1	9.5	9.5	9.5
無担保ローン	¥mil	232,349	236,244	236,713	238,975	243,024	245,403	245,403	249,114	253,441	252,534	256,086	259,869	262,655	262,655	262,655
Unsecured	yoy %	7.1	8.0	8.4	9.2	10.0	10.8	10.8	11.7	12.5	12.8	13.6	14.2	14.5	14.5	14.5
有担保ローン	¥mil	28,548	27,685	26,763	26,226	25,669	25,051	25,051	24,578	24,091	23,497	23,050	22,385	21,839	21,839	21,839
Secured	yoy %	-22.5	-23.4	-23.9	-23.7	-23.7	-24.5	-24.5	-24.0	-24.0	-24.6	-24.5	-24.8	-25.4	-25.4	-25.4
事業者ローン	¥mil	5,836	5,780	5,678	5,626	5,569	5,438	5,438	5,373	5,296	5,214	5,176	5,137	5,070	5,070	5,070
Small Business	yoy %	-16.4	-15.8	-15.3	-14.9	-15.0	-15.6	-15.6	-15.4	-15.8	-15.5	-15.0	-14.5	-13.9	-13.9	-13.9
割賦売掛金	¥mil	1,780	1,726	1,639	1,589	1,543	1,476	1,476	1,426	1,387	1,307	1,278	1,239	1,194	1,194	1,194
Installment Receivables	yoy %	-35.6	-35.8	-35.4	-35.3	-35.2	-34.9	-34.9	-34.8	-34.5	-35.1	-34.4	-34.6	-34.4	-34.4	-34.4
支払承諾見返等	¥mil	83,117	83,942	83,623	83,537	83,269	83,364	83,364	83,260	84,512	84,122	83,951	84,069	83,602	83,602	83,602
Guarantee, etc	yoy %	-5.0	-2.9	-2.3	-1.8	-2.6	-2.8	-2.8	-4.8	-2.1	-0.4	0.0	-0.1	0.0	0.0	0.0
口座数(残高あり) *1	'000	614	623	625	625	633	638	638	641	649	645	649	657	664	664	664
Customer Accounts	yoy %	5.2	5.9	5.6	6.6	6.9	6.7	6.7	7.4	7.6	7.3	7.8	8.2	8.3	8.3	8.3
無担保ローン	'000	594	604	606	607	614	620	620	624	631	628	633	641	647	647	647
Unsecured	yoy %	6.2	7.0	6.6	7.6	7.9	7.7	7.7	8.4	8.6	8.3	8.8	9.2	9.3	9.3	9.3
有担保ローン	'000	13	13	12	12	12	12	12	11	11	11	11	10	10	10	10
Secured	yoy %	-20.8	-20.8	-20.9	-20.8	-20.9	-21.5	-21.5	-21.4	-21.5	-21.9	-21.5	-21.5	-21.5	-21.5	-21.5
事業者ローン	'000	6	6	6	6	5	5	5	5	5	5	5	5	5	5	5
Small Business	yoy %	-14.7	-14.3	-13.6	-13.7	-14.1	-14.4	-14.4	-14.5	-14.9	-14.5	-14.1	-13.9	-13.2	-13.2	-13.2

<成約率> Contract Rate

無担保新規成約率	%	44.5	44.3	44.1	45.8	48.5	47.2	45.7	47.5	47.0	47.5	46.7	47.8	47.2	47.3	46.5
Contract Rate of Unsecured Loan																
申込件数	num	32,439	36,226	31,304	30,786	31,959	36,117	198,831	32,344	30,978	25,377	29,046	31,856	40,109	189,710	388,541
New Applications	yoy %	23.6	23.1	28.8	21.8	17.9	18.8	22.2	10.2	10.0	1.8	-3.4	13.5	8.3	6.8	14.2
新規獲得件数	num	14,433	16,053	13,806	14,110	15,490	17,065	90,957	15,357	14,571	12,058	13,558	15,216	18,949	89,709	180,666
New Accounts	yoy %	26.1	22.2	21.4	23.1	21.0	22.7	22.7	17.9	18.0	7.8	1.6	19.6	15.6	13.5	18.0

<参考> Reference

無担保解約発生率 *2	%	0.587	0.644	0.635	0.663	0.682	0.624	0.640	0.645	0.634	0.671	0.656	0.651	0.600	0.643	0.641
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	813	777	707	846	918	878	4,941	991	835	1,035	1,021	1,037	1,072	5,993	10,934
Amount of transferred loans																
(amounts six months in arrears)	yoy %	29.8	28.7	21.9	24.7	30.2	27.2	27.2	25.7	14.7	26.6	19.5	32.1	31.4	25.1	26.0

※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.