

アイフル月次推移/AIFUL Monthly Data (2016/4~2017/3)

営業債権ベース(Managed Asset Basis)

		16/4	16/5	16/6	16/7	16/8	16/9	上期計 First half	16/10	16/11	16/12	17/1	17/2	17/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	378,117	383,205	382,345	385,014	388,939	391,250	391,250	395,832	400,766	399,070	402,212	405,493	408,259	408,259	408,259
Total Receivable Outstanding	yoy %	7.5	7.8	7.9	8.2	8.3	8.5	8.5	8.8	8.7	8.8	8.8	8.8	9.1	9.1	9.1
営業貸付金残高	¥mil	293,291	298,025	297,777	300,479	304,210	306,418	306,418	311,217	316,046	314,391	317,373	319,940	322,087	322,087	322,087
Loans Outstanding	yoy %	10.0	10.5	10.6	10.9	10.9	11.1	11.1	11.5	11.7	11.8	11.6	11.3	11.2	11.2	11.2
無担保ローン	¥mil	266,865	272,027	272,447	275,592	279,801	282,724	282,724	287,997	293,199	292,122	295,439	298,413	301,063	301,063	301,063
Unsecured	yoy %	14.9	15.1	15.1	15.3	15.1	15.2	15.2	15.6	15.7	15.7	15.4	14.8	14.6	14.6	14.6
有担保ローン	¥mil	21,408	21,021	20,441	20,039	19,598	18,962	18,962	18,520	18,176	17,642	17,310	16,924	16,447	16,447	16,447
Secured	yoy %	-25.0	-24.1	-23.6	-23.6	-23.7	-24.3	-24.3	-24.6	-24.6	-24.9	-24.9	-24.4	-24.7	-24.7	-24.7
事業者ローン	¥mil	5,017	4,976	4,887	4,847	4,810	4,732	4,732	4,698	4,669	4,627	4,624	4,602	4,575	4,575	4,575
Small Business	yoy %	-14.0	-13.9	-13.9	-13.9	-13.6	-13.0	-13.0	-12.5	-11.8	-11.3	-10.7	-10.4	-9.8	-9.8	-9.8
割賦売掛金	¥mil	1,166	1,137	1,086	1,059	1,036	994	994	972	947	916	896	878	857	857	857
Installment Receivables	yoy %	-34.5	-34.1	-33.7	-33.4	-32.9	-32.6	-32.6	-31.8	-31.7	-29.9	-29.9	-29.2	-28.2	-28.2	-28.2
支払承諾見返等	¥mil	83,659	84,042	83,481	83,475	83,692	83,838	83,838	83,643	83,772	83,761	83,942	84,675	85,314	85,314	85,314
Guarantee, etc	yoy %	0.7	0.1	-0.2	-0.1	0.5	0.6	0.6	0.5	-0.9	-0.4	0.0	0.7	2.0	2.0	2.0
口座数(残高あり) *1	'000	669	679	678	681	689	694	694	702	711	706	711	716	721	721	721
Customer Accounts	yoy %	8.9	9.0	8.5	8.8	8.8	8.8	8.8	9.5	9.7	9.4	9.5	9.0	8.7	8.7	8.7
無担保ローン	'000	653	664	662	666	673	679	679	687	697	692	697	702	707	707	707
Unsecured	yoy %	9.8	9.9	9.3	9.7	9.6	9.5	9.5	10.2	10.4	10.1	10.1	9.6	9.3	9.3	9.3
有担保ローン	'000	10	10	10	9	9	9	9	9	9	9	8	8	8	8	8
Secured	yoy %	-21.3	-21.3	-21.3	-21.1	-21.0	-20.8	-20.8	-20.7	-20.5	-20.4	-20.3	-20.1	-20.1	-20.1	-20.1
事業者ローン	'000	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Small Business	yoy %	-12.9	-12.6	-12.2	-12.0	-10.8	-9.7	-9.7	-8.5	-7.6	-6.7	-5.7	-4.8	-3.2	-3.2	-3.2

<成約率> Contract Rate

無担保新規成約率	%	45.9	47.0	47.5	44.8	47.0	47.0	46.6	46.3	46.5	43.5	41.4	41.8	43.5	44.0	45.3
Contract Rate of Unsecured Loan																
申込件数	num	34,125	37,109	29,102	29,632	33,073	39,119	202,160	36,658	35,319	28,619	31,616	31,012	37,977	201,201	403,361
New Applications	yoy %	5.2	2.4	-7.0	-3.7	3.5	8.3	1.7	13.3	14.0	12.8	8.8	-2.6	-5.3	6.1	3.8
新規獲得件数	num	15,673	17,458	13,833	13,266	15,557	18,381	94,168	16,968	16,435	12,460	13,100	12,966	16,507	88,436	182,604
New Accounts	yoy %	8.6	8.8	0.2	-6.0	0.4	7.7	3.5	10.5	12.8	3.3	-3.4	-14.8	-12.9	-1.4	1.1

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	4,400	4,200	4,200	3,800	3,800	3,500	23,900	3,500	3,400	3,500	3,200	2,300	3,400	19,300	43,200
Interest Repayment Claims	yoy %	-31.3	-25.0	-25.0	-28.3	-20.8	-23.9	-26.0	-31.4	-32.0	-31.4	-36.0	-43.9	-29.2	-33.7	-29.6
利息返還金(キャッシュアウト)	¥mil	3,435	1,750	2,743	2,312	1,953	2,189	14,382	2,678	2,462	1,751	1,436	1,530	1,835	11,692	26,075
Interest Repayment (Cash out basis)	yoy %	96.6	-31.1	32.6	-21.6	-19.7	0.5	3.4	5.4	19.9	-26.5	-15.5	-26.2	-32.2	-13.1	-4.7

<参考> Reference

無担保解約発生率 *2	%	0.625	0.701	0.656	0.717	0.718	0.615	0.672	0.701	0.685	0.707	0.733	0.643	0.631	0.683	0.678
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,093	1,020	1,148	1,199	1,255	1,185	6,903	1,295	1,176	1,396	1,341	1,279	1,556	8,045	14,949
Amount of transferred loans (amounts six months in arrears)	yoy %	34.3	31.3	62.5	41.7	36.7	35.0	39.7	30.7	40.8	34.9	31.3	23.3	45.2	34.2	36.7

※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。

*1 Partial of former L FE'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.