

アイフル月次推移/AIFUL Monthly Data (2018/4~2019/3)

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

		18/4	18/5	18/6	18/7	18/8	18/9	上期計 First half	18/10	18/11	18/12	19/1	19/2	19/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	460,373	466,770	466,339	470,929	476,803	479,822	479,822								
Total Receivable Outstanding	yoy %	11.6	11.5	11.6	11.6	11.8	11.8	11.8								
営業貸付金残高	¥mil	365,323	371,039	370,147	373,285	377,576	380,036	380,036								
Loans Outstanding	yoy %	12.0	12.1	12.2	12.2	12.3	12.3	12.3								
無担保ローン	¥mil	347,147	352,969	352,210	355,380	359,709	362,327	362,327								
Unsecured	yoy %	13.7	13.7	13.7	13.6	13.6	13.5	13.5								
有担保ローン	¥mil	12,129	11,814	11,553	11,275	11,022	10,748	10,748								
Secured	yoy %	-24.6	-25.0	-24.6	-24.9	-24.8	-24.8	-24.8								
事業者ローン	¥mil	6,046	6,255	6,383	6,629	6,844	6,961	6,961								
Small Business	yoy %	30.6	33.3	33.8	36.6	38.6	40.8	40.8								
割賦売掛金	¥mil	496	487	470	464	454	446	446								
Installment Receivables	yoy %	-41.1	-40.9	-41.3	-41.2	-41.4	-41.3	-41.3								
支払承諾見返等	¥mil	94,553	95,243	95,722	97,179	98,773	99,339	99,339								
Guarantee, etc	yoy %	10.4	9.7	9.9	10.2	10.5	10.5	10.5								
口座数(残高あり) *1	'000	812	826	822	828	838	844	844								
Customer Accounts	yoy %	11.6	12.1	12.1	12.0	12.1	11.9	11.9								
無担保ローン	'000	798	811	808	813	824	830	830								
Unsecured	yoy %	11.8	12.3	12.2	12.2	12.2	12.0	12.0								
有担保ローン	'000	6	6	6	6	6	6	6								
Secured	yoy %	-19.1	-19.7	-19.5	-19.6	-19.7	-19.9	-19.9								
事業者ローン	'000	7	7	7	7	8	8	8								
Small Business	yoy %	33.7	35.5	35.6	37.3	38.9	41.1	41.1								

<成約率> Contract Rate

無担保新規成約率	%	44.9	48.2	46.2	45.3	46.0	46.3	46.2								
Contract Rate of Unsecured Loan																
申込件数	num	40,402	43,090	32,585	33,217	38,646	41,314	229,254								
New Applications	yoy %	17.4	14.7	0.4	5.7	10.3	2.1	8.5								
新規獲得件数	num	18,155	20,779	15,059	15,037	17,776	19,127	105,933								
New Accounts	yoy %	24.2	31.6	8.1	1.2	7.1	-0.0	11.6								

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	1,400	1,400	1,600	1,600	1,700	1,500	9,200								
Interest Repayment Claims	yoy %	-62.2	-60.0	-44.8	-27.3	-22.7	-21.1	-43.9								
利息返還金(キャッシュアウト)	¥mil	2,201	2,655	1,399	1,511	884	730	9,379								
Interest Repayment (Cash out basis)	yoy %	-24.0	2.7	-32.2	-31.5	-51.6	-45.3	-27.3								

<参考> Reference

無担保解約発生率 *2	%	0.689	0.671	0.715	0.779	0.732	0.674	0.710								
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,291	1,174	1,345	1,290	<u>1,597</u>	1,358	8,058								
Amount of transferred loans (amounts six months in arrears)	yoy %	-4.5	1.3	2.6	5.4	<u>19.6</u>	10.8	5.9								

*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 無担保移管金額(6ヶ月未収発生金額)の一部数値に誤りがあったため、下線の通り修正しております。

*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 Underlined "Amount of transferred loans (amounts six months in arrears)" are corrected.