

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	486,317	492,003						
Total Receivable Outstanding	yoy %	11.6	11.5	11.6	11.6	11.8	11.8	11.8	11.8	11.6						
営業貸付金残高	¥mil	365,323	371,039	370,147	373,285	377,576	380,036	380,036	385,492	389,984						
Loans Outstanding	yoy %	12.0	12.1	12.2	12.2	12.3	12.3	12.3	12.2	12.0						
無担保ローン	¥mil	347,147	352,969	352,210	355,380	359,709	362,327	362,327	367,818	372,349						
Unsecured	yoy %	13.7	13.7	13.7	13.6	13.6	13.5	13.5	13.3	13.0						
有担保ローン	¥mil	12,129	11,814	11,553	11,275	11,022	10,748	10,748	10,505	10,278						
Secured	yoy %	-24.6	-25.0	-24.6	-24.9	-24.8	-24.8	-24.8	-24.6	-24.6						
事業者ローン	¥mil	6,046	6,255	6,383	6,629	6,844	6,961	6,961	7,168	7,356						
Small Business	yoy %	30.6	33.3	33.8	36.6	38.6	40.8	40.8	42.5	41.9						
割賦売掛金	¥mil	496	487	470	464	454	446	446	436	431						
Installment Receivables	yoy %	-41.1	-40.9	-41.3	-41.2	-41.4	-41.3	-41.3	-41.4	-41.2						
支払承諾見返等	¥mil	94,553	95,243	95,722	97,179	98,773	99,339	99,339	100,388	101,587						
Guarantee, etc	yoy %	10.4	9.7	9.9	10.2	10.5	10.5	10.5	10.4	10.8						
口座数(残高あり) *1	'000	812	826	822	828	838	844	844	854	863						
Customer Accounts	yoy %	11.6	12.1	12.1	12.0	12.1	11.9	11.9	11.8	11.3						
無担保ローン	'000	798	811	808	813	824	830	830	839	848						
Unsecured	yoy %	11.8	12.3	12.2	12.2	12.2	12.0	12.0	11.8	11.4						
有担保ローン	'000	6	6	6	6	6	6	6	6	5						
Secured	yoy %	-19.1	-19.7	-19.5	-19.6	-19.7	-19.9	-19.9	-20.0	-20.0						
事業者ローン	'000	7	7	7	7	8	8	8	8	8						
Small Business	yoy %	33.7	35.5	35.6	37.3	38.9	41.1	41.1	40.6	39.8						

<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	45.9	45.5						
Contract Rate of Unsecured Loan																
申込件数	num	40,402	43,090	32,585	33,217	38,646	41,314	229,254	38,806	34,614						
New Applications	yoy %	17.4	14.7	0.4	5.7	10.3	2.1	8.5	2.0	-5.4						
新規獲得件数	num	18,155	20,779	15,059	15,037	17,776	19,127	105,933	17,806	15,760						
New Accounts	yoy %	24.2	31.6	8.1	1.2	7.1	-0.0	11.6	0.8	-6.1						

<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	1,400	1,200						
Interest Repayment Claims	yoy %	-62.2	-60.0	-44.8	-27.3	-22.7	-21.1	-43.9	-17.6	-20.0						
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	1,148	940						
Interest Repayment (Cash out basis)	yoy %	-24.0	2.7	-32.2	-31.5	-51.6	-45.3	-27.3	-57.5	-46.6						

<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	0.740	0.703						
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	1,597	1,358	8,058	1,640	1,573						
Amount of transferred loans (amounts six months in arrears)	yoy %	-4.5	1.3	2.6	5.4	19.6	10.8	5.9	10.8	20.7						

※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 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.