

アイフル月次推移/AIFUL Monthly Data (2019/4~2020/3)

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

		19/4	19/5	19/6	19/7	19/8	19/9	上期計 First half	19/10	19/11	19/12	20/1	20/2	20/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	507,545	512,024	509,371	513,696											
Total Receivable Outstanding	yoy %	10.2	9.7	9.2	9.1											
営業貸付金残高	¥mil	400,180	403,776	401,289	405,221											
Loans Outstanding	yoy %	9.5	8.8	8.4	8.6											
無担保ローン	¥mil	383,100	386,878	384,760	388,858											
Unsecured	yoy %	10.4	9.6	9.2	9.4											
有担保ローン	¥mil	9,075	8,854	8,571	8,386											
Secured	yoy %	-25.2	-25.1	-25.8	-25.6											
事業者ローン	¥mil	8,004	8,043	7,957	7,976											
Small Business	yoy %	32.4	28.6	24.7	20.3											
割賦売掛金	¥mil	396	389	373	369											
Installment Receivables	yoy %	-20.3	-20.1	-20.6	-20.5											
支払承諾見返等	¥mil	106,969	107,858	107,707	108,105											
Guarantee, etc	yoy %	13.1	13.2	12.5	11.2											
口座数(残高あり) *1	'000	884	896	889	895											
Customer Accounts	yoy %	8.9	8.6	8.2	8.1											
無担保ローン	'000	870	882	875	881											
Unsecured	yoy %	9.0	8.7	8.3	8.2											
有担保ローン	'000	5	5	5	5											
Secured	yoy %	-21.6	-21.3	-21.8	-21.8											
事業者ローン	'000	9	9	9	9											
Small Business	yoy %	29.0	24.9	20.7	16.3											

<成約率> Contract Rate

無担保新規成約率	%	42.4	44.0	43.1	44.5											
Contract Rate of Unsecured Loan																
申込件数	num	38,152	44,008	35,224	36,847											
New Applications	yoy %	-5.6	2.1	8.1	10.9											
新規獲得件数	num	16,183	19,347	15,173	16,401											
New Accounts	yoy %	-10.9	-6.9	0.8	9.1											

<利息返還請求> Interest Repayment Indices

利息返還請求件数	num	1,100	1,200	1,100	1,200											
Interest Repayment Claims	yoy %	-21.4	-14.3	-31.3	-25.0											
利息返還金(キャッシュアウト)	¥mil	1,377	1,131	898	1,219											
Interest Repayment (Cash out basis)	yoy %	-37.4	-57.4	-35.8	-19.3											

<参考> Reference

無担保解約発生率 *2	%	0.675	0.684	0.752	0.879											
Delinquent Loan Ratio																
無担保移管金額(6ヶ月未収発生金額) *3	¥mil	1,250	1,403	1,505	1,500											
Amount of transferred loans (amounts six months in arrears)	yoy %	-3.2	19.5	11.9	16.3											

※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.