

アイフル月次推移/AIFUL Monthly Data (2022/4~2023/3)

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

		22/4	22/5	22/6	22/7	22/8	22/9	上期計 First half	22/10	22/11	22/12	23/1	23/2	23/3	下期計 Second half	通期計 Year-end
営業債権合計	¥mil	627,145	634,745	632,404	638,852	645,895	649,656	649,656								
Total Receivable Outstanding	yoy %	8.5	8.7	8.7	8.9	9.2	9.6	9.6								
営業貸付金残高	¥mil	467,337	473,138	469,156	472,991	477,536	478,038	478,038								
Loans Outstanding	yoy %	5.7	6.1	6.1	6.4	6.7	7.1	7.1								
無担保ローン	¥mil	455,147	460,880	456,950	460,701	465,132	465,623	465,623								
Unsecured	yoy %	5.9	6.3	6.3	6.5	6.8	7.2	7.2								
有担保ローン	¥mil	3,420	3,356	3,252	3,189	3,119	3,022	3,022								
Secured	yoy %	-17.9	-26.9	-26.1	-25.9	-25.7	-25.9	-25.9								
事業者ローン	¥mil	8,769	8,901	8,953	9,100	9,284	9,392	9,392								
Small Business	yoy %	6.4	13.9	14.4	14.7	15.5	17.0	17.0								
割賦売掛金	¥mil	225	223	216	214	212	203	203								
Installment Receivables	yoy %	-14.9	-14.6	-13.3	-13.8	-14.0	-16.0	-16.0								
支払承諾見返等	¥mil	159,582	161,384	163,031	165,646	168,146	171,414	171,414								
Guarantee,etc	yoy %	17.7	17.1	16.9	17.0	17.0	17.3	17.3								
口座数(残高あり) *1	'000	992	1,007	999	1,011	1,025	1,031	1,031								
Customer Accounts	yoy %	5.5	6.1	6.4	7.1	7.8	8.8	8.8								
無担保ローン	'000	981	996	988	1,000	1,014	1,019	1,019								
Unsecured	yoy %	5.6	6.2	6.5	7.2	7.9	8.9	8.9								
有担保ローン	'000	2	1	1	1	1	1	1								
Secured	yoy %	-25.2	-28.4	-28.5	-28.5	-28.1	-31.1	-31.1								
事業者ローン	'000	9	9	9	9	9	9	9								
Small Business	yoy %	6.4	8.1	8.4	8.6	9.3	10.8	10.8								

<成約率>Contract Rate

無担保新規成約率	%	29.4	29.5	29.8	32.2	33.0	36.9	31.8								
Contract Rate of Unsecured Loan																
申込件数	num	67,193	81,747	68,644	64,912	72,186	70,134	424,816								
New Applications	yoy %	56.8	75.9	60.6	49.0	45.2	25.2	51.0								
新規獲得件数	num	19,752	24,100	20,488	20,919	23,797	25,903	134,959								
New Accounts	yoy %	23.0	40.1	33.8	37.9	41.1	40.0	36.2								

<利息返還請求>Interest Repayment Indices

利息返還請求件数	num	500	500	500	500	500	400	2,900								
Interest Repayment Claims	yoy %	-16.7	-16.7	-28.6	-16.7	-28.6	-33.3	-23.7								
利息返還金(キャッシュアウト)	¥mil	712	527	608	720	505	228	3,300								
Interest Repayment (Cash out basis)	yoy %	-23.7	-38.6	-16.6	1.3	-6.7	-40.7	-20.6								

<参考> Reference

無担保解約発生率 *2	%	0.942	0.884	0.748	1.018	0.899	0.748	0.873								
Delinquent Loan Ratio																

\*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 四半期・中間・期末以外は、単純合計の参考数値です。

\*4 2022年3月31日まで、社内の債権管理区分として「移管」を設けておりましたが、2022年4月1日より撤廃しております。

\*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 Net totals are reference figures except for quarterly, interim and year-end totals.

\*4 'Amount of transferred loans' which was one of the internal credit management classification until March 31, 2022, is no longer disclosed due to abolition of it on April 1, 2022.