

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<br>First half | 22/10   | 22/11   | 22/12   | 23/1 | 23/2 | 23/3 | 下期計<br>Second half | 通期計<br>Year-end |
|------------------------------|-------|---------|---------|---------|---------|---------|---------|-------------------|---------|---------|---------|------|------|------|--------------------|-----------------|
| 営業債権合計                       | ¥mil  | 627,145 | 634,745 | 632,404 | 638,852 | 645,895 | 649,656 | 649,656           | 659,542 | 668,804 | 667,138 |      |      |      |                    |                 |
| Total Receivable Outstanding | yoy % | 8.5     | 8.7     | 8.7     | 8.9     | 9.2     | 9.6     | 9.6               | 9.8     | 10.1    | 10.4    |      |      |      |                    |                 |
| 営業貸付金残高                      | ¥mil  | 467,337 | 473,138 | 469,156 | 472,991 | 477,536 | 478,038 | 478,038           | 485,159 | 491,408 | 487,131 |      |      |      |                    |                 |
| Loans Outstanding            | yoy % | 5.7     | 6.1     | 6.1     | 6.4     | 6.7     | 7.1     | 7.1               | 7.4     | 7.5     | 7.6     |      |      |      |                    |                 |
| 無担保ローン                       | ¥mil  | 455,147 | 460,880 | 456,950 | 460,701 | 465,132 | 465,623 | 465,623           | 472,736 | 478,865 | 474,594 |      |      |      |                    |                 |
| Unsecured                    | yoy % | 5.9     | 6.3     | 6.3     | 6.5     | 6.8     | 7.2     | 7.2               | 7.5     | 7.6     | 7.7     |      |      |      |                    |                 |
| 有担保ローン                       | ¥mil  | 3,420   | 3,356   | 3,252   | 3,189   | 3,119   | 3,022   | 3,022             | 2,866   | 2,804   | 2,687   |      |      |      |                    |                 |
| Secured                      | yoy % | -17.9   | -26.9   | -26.1   | -25.9   | -25.7   | -25.9   | -25.9             | -28.1   | -27.9   | -29.0   |      |      |      |                    |                 |
| 事業者ローン                       | ¥mil  | 8,769   | 8,901   | 8,953   | 9,100   | 9,284   | 9,392   | 9,392             | 9,556   | 9,738   | 9,849   |      |      |      |                    |                 |
| Small Business               | yoy % | 6.4     | 13.9    | 14.4    | 14.7    | 15.5    | 17.0    | 17.0              | 17.4    | 17.7    | 18.2    |      |      |      |                    |                 |
| 割賦売掛金                        | ¥mil  | 225     | 223     | 216     | 214     | 212     | 203     | 203               | 200     | 200     | 192     |      |      |      |                    |                 |
| Installment Receivables      | yoy % | -14.9   | -14.6   | -13.3   | -13.8   | -14.0   | -16.0   | -16.0             | -16.0   | -16.0   | -17.3   |      |      |      |                    |                 |
| 支払承諾見返等                      | ¥mil  | 159,582 | 161,384 | 163,031 | 165,646 | 168,146 | 171,414 | 171,414           | 174,181 | 177,195 | 179,814 |      |      |      |                    |                 |
| Guarantee, etc               | yoy % | 17.7    | 17.1    | 16.9    | 17.0    | 17.0    | 17.3    | 17.3              | 17.4    | 17.9    | 18.7    |      |      |      |                    |                 |
| 口座数(残高あり) *1                 | '000  | 992     | 1,007   | 999     | 1,011   | 1,025   | 1,031   | 1,031             | 1,052   | 1,070   | 1,064   |      |      |      |                    |                 |
| Customer Accounts            | yoy % | 5.5     | 6.1     | 6.4     | 7.1     | 7.8     | 8.8     | 8.8               | 9.8     | 10.4    | 10.9    |      |      |      |                    |                 |
| 無担保ローン                       | '000  | 981     | 996     | 988     | 1,000   | 1,014   | 1,019   | 1,019             | 1,040   | 1,058   | 1,052   |      |      |      |                    |                 |
| Unsecured                    | yoy % | 5.6     | 6.2     | 6.5     | 7.2     | 7.9     | 8.9     | 8.9               | 9.9     | 10.5    | 11.0    |      |      |      |                    |                 |
| 有担保ローン                       | '000  | 2       | 1       | 1       | 1       | 1       | 1       | 1                 | 1       | 1       | 1       |      |      |      |                    |                 |
| Secured                      | yoy % | -25.2   | -28.4   | -28.5   | -28.5   | -28.1   | -31.1   | -31.1             | -30.1   | -29.6   | -30.4   |      |      |      |                    |                 |
| 事業者ローン                       | '000  | 9       | 9       | 9       | 9       | 9       | 9       | 9                 | 9       | 9       | 9       |      |      |      |                    |                 |
| Small Business               | yoy % | 6.4     | 8.1     | 8.4     | 8.6     | 9.3     | 10.8    | 10.8              | 10.0    | 9.9     | 10.4    |      |      |      |                    |                 |

<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    | 35.2   | 33.0   | 30.6   |  |  |  |  |  |
| Contract Rate of Unsecured Loan |       |        |        |        |        |        |        |         |        |        |        |  |  |  |  |  |
| 申込件数                            | num   | 67,193 | 81,747 | 68,644 | 64,912 | 72,186 | 70,134 | 424,816 | 79,098 | 82,023 | 72,599 |  |  |  |  |  |
| New Applications                | yoy % | 56.8   | 75.9   | 60.6   | 49.0   | 45.2   | 25.2   | 51.0    | 36.9   | 34.2   | 33.5   |  |  |  |  |  |
| 新規獲得件数                          | num   | 19,752 | 24,100 | 20,488 | 20,919 | 23,797 | 25,903 | 134,959 | 27,818 | 27,040 | 22,204 |  |  |  |  |  |
| New Accounts                    | yoy % | 23.0   | 40.1   | 33.8   | 37.9   | 41.1   | 40.0   | 36.2    | 54.9   | 38.4   | 35.3   |  |  |  |  |  |

<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 | 400   | 400   | 500   |  |  |  |  |  |
| Interest Repayment Claims           | yoy % | -16.7 | -16.7 | -28.6 | -16.7 | -28.6 | -33.3 | -23.7 | -33.3 | -42.9 | -16.7 |  |  |  |  |  |
| 利息返還金(キャッシュアウト)                     | ¥mil  | 712   | 527   | 608   | 720   | 505   | 228   | 3,300 | 625   | 566   | 631   |  |  |  |  |  |
| Interest Repayment (Cash out basis) | yoy % | -23.7 | -38.6 | -16.6 | 1.3   | -6.7  | -40.7 | -20.6 | -3.4  | -6.3  | -32.1 |  |  |  |  |  |

<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 | 0.888 | 0.982 | 0.878 |  |  |  |  |  |
| 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.