

アイフル月次推移/AIFUL Monthly Data (2023/4~2024/3)

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

| | | 23/4 | 23/5 | 23/6 | 23/7 | 23/8 | 23/9 | 上期計 First half | 23/10 | 23/11 | 23/12 | 24/1 | 24/2 | 24/3 | 下期計 Second half | 通期計 Year-end |
|------------------------------|-------|---------|---------|---------|---------|---------|------|-------------------|-------|-------|-------|------|------|------|--------------------|-----------------|
| 営業債権合計 | ¥mil | 703,450 | 714,637 | 713,414 | 722,469 | 731,836 | | | | | | | | | | |
| Total Receivable Outstanding | yoy % | 12.2 | 12.6 | 12.8 | 13.1 | 13.3 | | | | | | | | | | |
| 営業貸付金残高 | ¥mil | 511,454 | 519,857 | 516,310 | 522,242 | 527,842 | | | | | | | | | | |
| Loans Outstanding | yoy % | 9.4 | 9.9 | 10.1 | 10.4 | 10.5 | | | | | | | | | | |
| 無担保ローン | ¥mil | 498,558 | 506,818 | 503,277 | 509,067 | 514,561 | | | | | | | | | | |
| Unsecured | yoy % | 9.5 | 10.0 | 10.1 | 10.5 | 10.6 | | | | | | | | | | |
| 有担保ローン | ¥mil | 2,425 | 2,368 | 2,278 | 2,232 | 2,158 | | | | | | | | | | |
| Secured | yoy % | -29.1 | -29.4 | -29.9 | -30.0 | -30.8 | | | | | | | | | | |
| 事業者ローン | ¥mil | 10,471 | 10,669 | 10,754 | 10,943 | 11,122 | | | | | | | | | | |
| Small Business | yoy % | 19.4 | 19.9 | 20.1 | 20.3 | 19.8 | | | | | | | | | | |
| 割賦売掛金 | ¥mil | 184 | 182 | 177 | 176 | 175 | | | | | | | | | | |
| Installment Receivables | yoy % | -18.4 | -18.3 | -18.3 | -17.7 | -17.4 | | | | | | | | | | |
| 支払承諾見返等 | ¥mil | 191,811 | 194,597 | 196,927 | 200,050 | 203,818 | | | | | | | | | | |
| Guarantee,etc | yoy % | 20.2 | 20.6 | 20.8 | 20.8 | 21.2 | | | | | | | | | | |
| 口座数(残高あり) *1 | '000 | 1,136 | 1,157 | 1,152 | 1,169 | 1,188 | | | | | | | | | | |
| Customer Accounts | yoy % | 14.5 | 14.9 | 15.3 | 15.6 | 15.8 | | | | | | | | | | |
| 無担保ローン | '000 | 1,125 | 1,145 | 1,140 | 1,157 | 1,176 | | | | | | | | | | |
| Unsecured | yoy % | 14.7 | 15.0 | 15.4 | 15.7 | 16.0 | | | | | | | | | | |
| 有担保ローン | '000 | 1 | 1 | 1 | 1 | 1 | | | | | | | | | | |
| Secured | yoy % | -31.6 | -32.0 | -32.0 | -31.6 | -31.8 | | | | | | | | | | |
| 事業者ローン | '000 | 10 | 10 | 10 | 10 | 10 | | | | | | | | | | |
| Small Business | yoy % | 10.2 | 10.2 | 9.7 | 9.6 | 9.4 | | | | | | | | | | |

<成約率>Contract Rate

| | | | | | | | | | | | | | | | | |
|---------------------------------|-------|---------|---------|--------|--------|--------|--|--|--|--|--|--|--|--|--|--|
| 無担保新規成約率 | % | 29.7 | 27.7 | 37.8 | 37.0 | 37.4 | | | | | | | | | | |
| Contract Rate of Unsecured Loan | | | | | | | | | | | | | | | | |
| 申込件数 | num | 100,631 | 108,743 | 76,197 | 75,922 | 85,643 | | | | | | | | | | |
| New Applications | yoy % | 49.8 | 33.0 | 11.0 | 17.0 | 18.6 | | | | | | | | | | |
| 新規獲得件数 | num | 29,864 | 30,103 | 28,767 | 28,123 | 32,046 | | | | | | | | | | |
| New Accounts | yoy % | 51.2 | 24.9 | 40.4 | 34.4 | 34.7 | | | | | | | | | | |

<利息返還請求>Interest Repayment Indices

| | | | | | | | | | | | | | | | | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|
| 利息返還請求件数 | num | 350 | 380 | 410 | 320 | 210 | | | | | | | | | | |
| Interest Repayment Claims | yoy % | -30.0 | -24.0 | -18.0 | -36.0 | -58.0 | | | | | | | | | | |
| 利息返還金(キャッシュアウト) | ¥mil | 540 | 465 | 518 | 488 | 283 | | | | | | | | | | |
| Interest Repayment (Cash out basis) | yoy % | -24.2 | -11.7 | -14.8 | -32.2 | -44.0 | | | | | | | | | | |

<参考> Reference

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|-----------------------|---|-------|-------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|
| 無担保解約発生率 *2 | % | 1.007 | 0.952 | 0.768 | 1.121 | 0.966 | | | | | | | | | | |
| 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 利息返還請求件数は2023年4月より10件単位で開示。

※5 申込重複による過集計がありましたので6月数値より計上方法を変更しております。なお、修正による利益影響はありません。

*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 The number of Interest Repayment Claims is disclosed in 10 units from April 2023.

*5 Number of new applications were overstated due to an error in categorization.

Therefore, counting method have been changed from June 2023. There is no impact on profit due to this change.