

アイフル月次推移/AIFUL Monthly Data (2013/4 ~ 2014/3)

|                              |       | 13/4    | 13/5    | 13/6    | 13/7    | 13/8    | 13/9    | 上期計     | 13/10   | 13/11   | 13/12   | 14/1    | 14/2    | 14/3    | 下期計     | 通期計     |
|------------------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 営業債権合計                       | ¥mil  | 343,827 | 341,882 | 366,644 | 363,356 | 362,461 | 360,753 | 360,753 | 360,275 | 357,290 | 352,907 | 352,106 | 350,717 | 350,680 | 350,680 | 350,680 |
| Total Receivable Outstanding | yoy % | -14.2   | -13.1   | -4.4    | -3.8    | -2.6    | -1.6    | -1.6    | -0.6    | -0.3    | -0.2    | 0.4     | 0.7     | 0.7     | 0.7     | 0.7     |
| 営業貸付金残高                      | ¥mil  | 280,995 | 279,505 | 275,377 | 272,461 | 270,374 | 268,807 | 268,807 | 267,308 | 266,570 | 262,925 | 261,909 | 261,644 | 260,776 | 260,776 | 260,776 |
| Loans Outstanding            | yoy % | -16.5   | -15.5   | -14.4   | -13.6   | -12.8   | -11.9   | -11.9   | -11.0   | -10.2   | -9.9    | -9.1    | -8.5    | -8.9    | -8.9    | -8.9    |
| 無担保ローン                       | ¥mil  | 224,378 | 223,906 | 220,285 | 219,128 | 218,125 | 217,405 | 217,405 | 217,385 | 217,690 | 214,948 | 215,223 | 215,850 | 216,072 | 216,072 | 216,072 |
| Unsecured                    | yoy % | -14.1   | -13.0   | -11.9   | -10.9   | -9.9    | -8.7    | -8.7    | -7.8    | -6.8    | -6.2    | -5.5    | -4.8    | -3.8    | -3.8    | -3.8    |
| 有担保ローン                       | ¥mil  | 47,792  | 46,862  | 46,574  | 44,944  | 44,004  | 43,498  | 43,498  | 42,136  | 41,247  | 40,511  | 39,340  | 38,561  | 37,610  | 37,610  | 37,610  |
| Secured                      | yoy % | -24.4   | -23.7   | -22.8   | -22.9   | -23.1   | -23.0   | -23.0   | -22.6   | -22.7   | -23.7   | -23.1   | -23.0   | -28.6   | -28.6   | -28.6   |
| 事業者ローン                       | ¥mil  | 8,824   | 8,735   | 8,516   | 8,389   | 8,243   | 7,902   | 7,902   | 7,787   | 7,631   | 7,464   | 7,346   | 7,232   | 7,093   | 7,093   | 7,093   |
| Small Business               | yoy % | -26.4   | -25.5   | -23.8   | -23.5   | -23.3   | -23.8   | -23.8   | -23.5   | -23.5   | -22.4   | -22.0   | -21.6   | -20.7   | -20.7   | -20.7   |
| 割賦売掛金                        | ¥mil  | 4,324   | 4,227   | 3,959   | 3,827   | 3,710   | 3,542   | 3,542   | 3,429   | 3,339   | 3,123   | 3,022   | 2,933   | 2,845   | 2,845   | 2,845   |
| Installment Receivables      | yoy % | -38.2   | -38.1   | -35.6   | -36.4   | -36.5   | -35.5   | -35.5   | -35.7   | -35.6   | -36.5   | -36.8   | -36.9   | -35.8   | -35.8   | -35.8   |
| 支払承諾見返等                      | ¥mil  | 58,507  | 58,149  | 87,306  | 87,066  | 88,376  | 88,403  | 88,403  | 89,537  | 87,379  | 86,858  | 87,174  | 86,139  | 87,058  | 87,058  | 87,058  |
| Guarantee, etc               | yoy % | 2.4     | 3.9     | 56.9    | 55.0    | 57.0    | 58.0    | 58.0    | 57.6    | 55.1    | 52.1    | 50.6    | 49.3    | 51.1    | 51.1    | 51.1    |
| 口座数(残高あり)                    | '000  | 614     | 614     | 617     | 601     | 599     | 605     | 605     | 594     | 594     | 592     | 585     | 586     | 589     | 589     | 589     |
| Customer Accounts            | yoy % | -19.5   | -18.0   | -17.3   | -15.6   | -14.2   | -13.0   | -13.0   | -11.1   | -9.9    | -9.5    | -8.0    | -7.3    | -6.5    | -6.5    | -6.5    |
| 無担保ローン                       | '000  | 584     | 585     | 588     | 572     | 571     | 578     | 578     | 567     | 567     | 566     | 559     | 560     | 565     | 565     | 565     |
| Unsecured                    | yoy % | -19.4   | -17.9   | -17.2   | -15.4   | -13.9   | -12.7   | -12.7   | -10.6   | -9.4    | -9.0    | -7.5    | -6.7    | -6.0    | -6.0    | -6.0    |
| 有担保ローン                       | '000  | 21      | 20      | 20      | 19      | 19      | 19      | 19      | 18      | 18      | 18      | 17      | 17      | 17      | 17      | 17      |
| Secured                      | yoy % | -19.7   | -19.5   | -19.0   | -19.3   | -19.3   | -19.3   | -19.3   | -19.4   | -19.3   | -19.4   | -19.4   | -19.5   | -19.6   | -19.6   | -19.6   |
| 事業者ローン                       | '000  | 8       | 8       | 8       | 8       | 8       | 8       | 8       | 8       | 7       | 7       | 7       | 7       | 7       | 7       | 7       |
| Small Business               | yoy % | -24.5   | -23.6   | -21.6   | -21.3   | -20.5   | -19.6   | -19.6   | -19.0   | -18.8   | -17.5   | -17.1   | -16.7   | -15.0   | -15.0   | -15.0   |

<成約率>Contract Rate

|                                 |       |        |        |        |        |        |        |         |        |        |        |        |        |        |         |         |
|---------------------------------|-------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|--------|---------|---------|
| 無担保新規成約率                        | %     | 43.1   | 47.5   | 45.4   | 44.3   | 47.2   | 46.6   | 45.7    | 45.3   | 44.8   | 44.7   | 42.7   | 43.7   | 44.2   | 44.2    | 45.0    |
| Contract Rate of Unsecured Loan |       |        |        |        |        |        |        |         |        |        |        |        |        |        |         |         |
| 申込件数                            | num   | 22,784 | 23,812 | 19,479 | 19,658 | 20,902 | 22,551 | 129,186 | 21,183 | 20,080 | 17,738 | 22,010 | 22,082 | 28,010 | 131,103 | 260,289 |
| New Applications                | yoy % | 21.1   | 17.8   | 26.9   | 31.9   | 24.7   | 26.2   | 24.3    | 6.6    | -0.8   | 3.4    | 3.9    | -2.4   | 10.5   | 3.7     | 13.0    |
| 新規獲得件数                          | num   | 9,822  | 11,320 | 8,839  | 8,710  | 9,857  | 10,500 | 59,048  | 9,604  | 8,994  | 7,922  | 9,407  | 9,658  | 12,375 | 57,960  | 117,008 |
| New Accounts                    | yoy % | 49.9   | 56.4   | 58.3   | 67.6   | 61.0   | 60.2   | 58.5    | 27.7   | 15.5   | 15.8   | 14.4   | 2.7    | 18.0   | 15.3    | 33.7    |

<参考> Reference

|  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 無担保解約発生率 *1  | %     | 0.458 | 0.507 | 0.621 | 0.613 | 0.527 | 0.565 | 0.548 | 0.559 | 0.497 | 0.576 | 0.534 | 0.502 | 0.514 | 0.530 | 0.539 |
| Delinquent Loan Ratio  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 無担保移行金額(6ヶ月未収発生金額) *2  | ¥mil  | 631   | 688   | 678   | 664   | 798   | 662   | 4,125 | 694   | 634   | 667   | 638   | 617   | 554   | 3,806 | 7,931 |
| Amount of transferred loans<br>(amounts six months in arrears) | yoy % | -52.9 | -38.2 | -39.4 | -37.8 | -29.9 | -30.6 | -38.8 | -32.3 | -31.2 | -27.7 | -18.1 | -15.4 | -24.5 | -25.6 | -33.1 |

1 旧アイフル実績となります。

2 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。

\*1 These represent actual results for the former AIFUL.

\*2 With respect to claims related to the former Life, there is a five months in arrears receivables.