



**Third Quarter Financial Results
for Fiscal Year 2013 (Apr 1- Dec 31, 2013)**

AIFUL CORPORATION
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Financial Results (1): Consolidated Summary




(¥ million)	12/12	13/12	YOY	YOY%
Operating revenue	75,863	69,415	-6,448	-8.5
Interest on loans to customers	47,184	38,488	-8,696	-18.4
Operating expenses	52,704	50,518	-2,186	-4.1
Financial expenses	5,247	4,477	-770	-14.7
Credit cost	9,053	9,492	438	4.8
(Bad debt write offs)	31,435	19,726	-11,709	-37.2
Expenses for Interest repayment	-	-	-	-
(Interest repayment)	25,309	22,937	-2,372	-9.4
Other operating expenses	38,403	36,549	-1,854	-4.8
Operating income	23,159	18,896	-4,262	-18.4
Non-operating income	1,403	2,582	1,178	84.0
Ordinary income	24,523	21,460	-3,062	-12.5
Extraordinary income	6,024	6,398	374	6.2
Net income before taxes	30,519	27,816	-2,702	-8.9
Net income	29,400	27,099	-2,301	-7.8
Total Receivable outstanding *	563,131	521,895	-41,235	-7.3
Loans outstanding	397,870	356,584	-41,285	-10.4
Installment receivable	83,774	83,481	-293	-0.4
Credit guarantee	74,186	74,789	603	0.8
Customer accounts (thousands)	926	825	-101	-10.9

* Managed Asset Bases

Financial Results (2): Summary of AIFUL




 アイフル (¥ million)	12/12	13/12	YOY	YOY%
Operating revenue	47,791	45,121	-2,670	-5.6
Interest on loans to customers	36,391	31,944	-4,447	-12.2
Operating expenses	30,681	33,101	2,419	7.9
Financial expenses	4,139	3,527	-611	-14.8
Credit cost	5,004	8,994	3,989	79.7
(Bad debt write-offs)	27,785	16,799	-10,985	-39.5
Expenses for Interest repayment	-	-	-	-
(Interest repayment)	24,348	21,971	-2,376	-9.8
Other operating expenses	21,537	20,579	-957	-4.4
Operating income	17,110	12,019	-5,090	-29.8
Non-operating income	907	3,099	2,191	241.5
Ordinary income	17,886	15,103	-2,783	-15.6
Extraordinary income	5,991	90	-5,901	-98.5
Net income before taxes	23,876	15,167	-8,709	-36.5
Net income	24,517	16,609	-7,907	-32.3
Total Receivable outstanding *	353,780	352,907	-872	-0.2
Loan outstanding	291,767	262,925	-28,841	-9.9
Customer accounts (thousands)	654	592	-62	-9.5
Average yield	15.2%	15.4%	+0.2pt	-
Below 18% unsecured loan balance's occupancy rate	82.1%	87.9%	+5.8pt	-

* Managed Asset Bases

Financial Results (3): Summary of LIFECARD

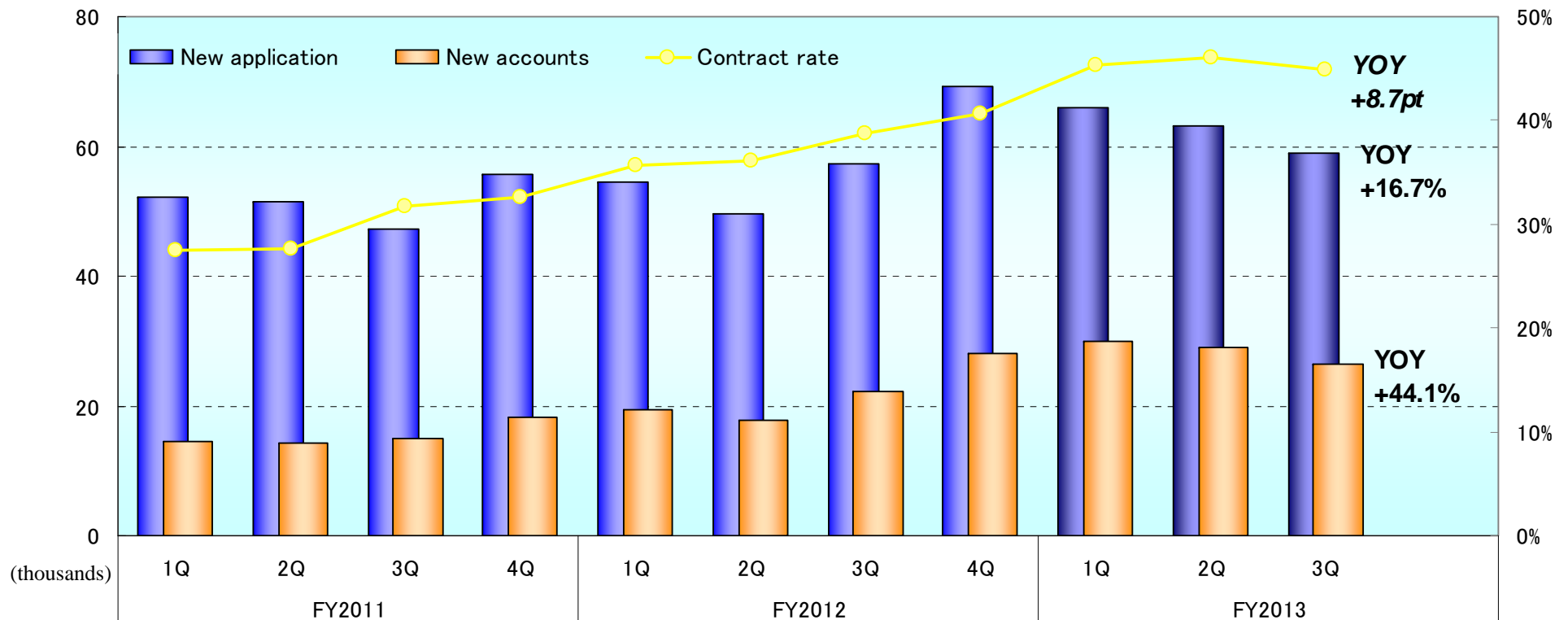


 (¥ million)	12/12	13/12		
			YOY	YOY%
Operating revenue	19,714	20,540	826	4.2
Installment receivable	9,187	9,995	808	8.8
Credit card	9,151	9,988	837	9.2
Loans	5,287	4,761	-525	-9.9
with Credit card	4,184	3,581	-603	-14.4
Credit guarantee and others	5,239	5,783	544	10.4
Operating expenses	15,646	16,920	1,273	8.1
Financial expenses	690	1,392	701	101.6
Credit cost	1,923	1,780	-142	-7.4
Expenses for interest repayment	-	-	-	-
Other	13,032	13,747	714	5.5
Operating income	4,067	3,620	-446	-11.0
Non-operating income	869	2,209	1,339	154.1
Ordinary income	4,933	5,829	895	18.2
Extraordinary income	32	28	-4	-12.7
Net income before taxes	4,938	5,852	914	18.5
Net income	3,920	4,411	491	12.5



◆ Trends of New applications, New accounts and Contract rate of Unsecured loan

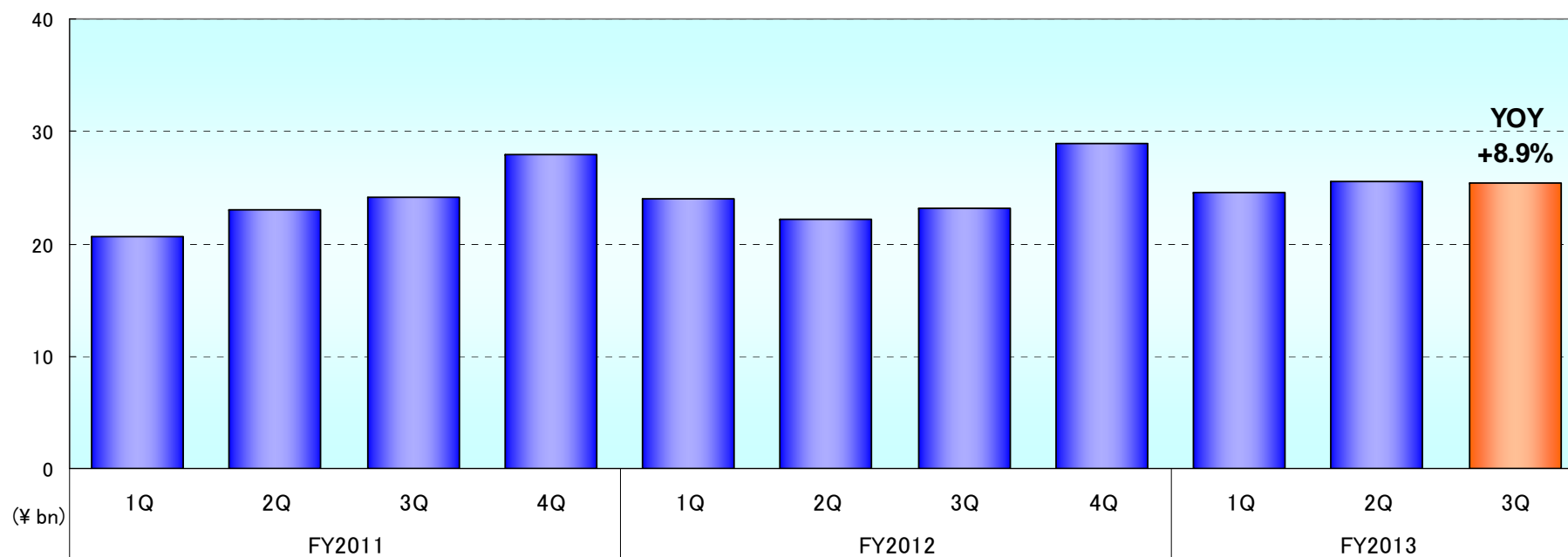
	FY2012 (9M)				FY2013 (9M)				YOY
	1Q (3M)	2Q (3M)	3Q (3M)		1Q (3M)	2Q (3M)	3Q (3M)		
New applications (num)	54,386	49,542	57,273	161,201	66,075	63,111	59,001	188,187	+16.7%
New accounts (num)	19,375	17,873	22,153	59,401	29,981	29,067	26,520	85,568	+44.1%
Contract rate (%)	35.6%	36.1%	38.7%	36.8%	45.4%	46.1%	44.9%	45.5%	+8.7pt





◆ Trends of Loan volume

(¥million)	FY2012 (9M)				FY2013 (9M)				YOY
	1Q(3M)	2Q(3M)	3Q(3M)		1Q(3M)	2Q(3M)	3Q(3M)		
Loan volume	24,053	22,232	23,156	69,441	24,611	25,569	25,457	75,638	+8.9%
Loans to a new accounts	2,355	2,230	2,776	7,361	3,974	4,028	3,804	11,806	+60.4%
Loans to a existing accounts	21,698	20,002	20,380	62,080	20,636	21,541	21,652	63,831	+2.8%

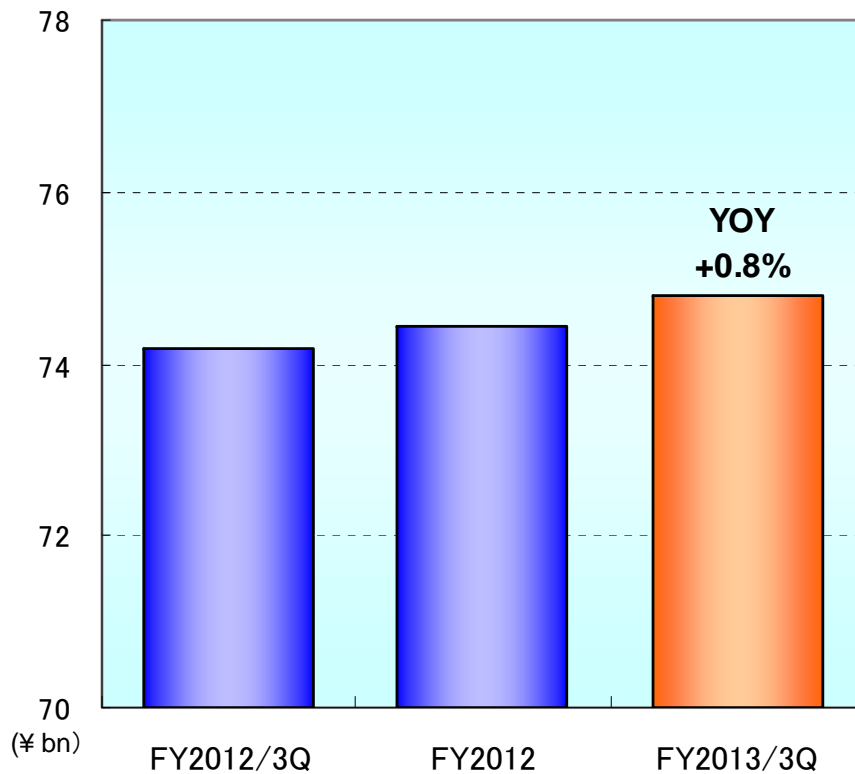




◆ Trends of Credit Guarantee outstanding

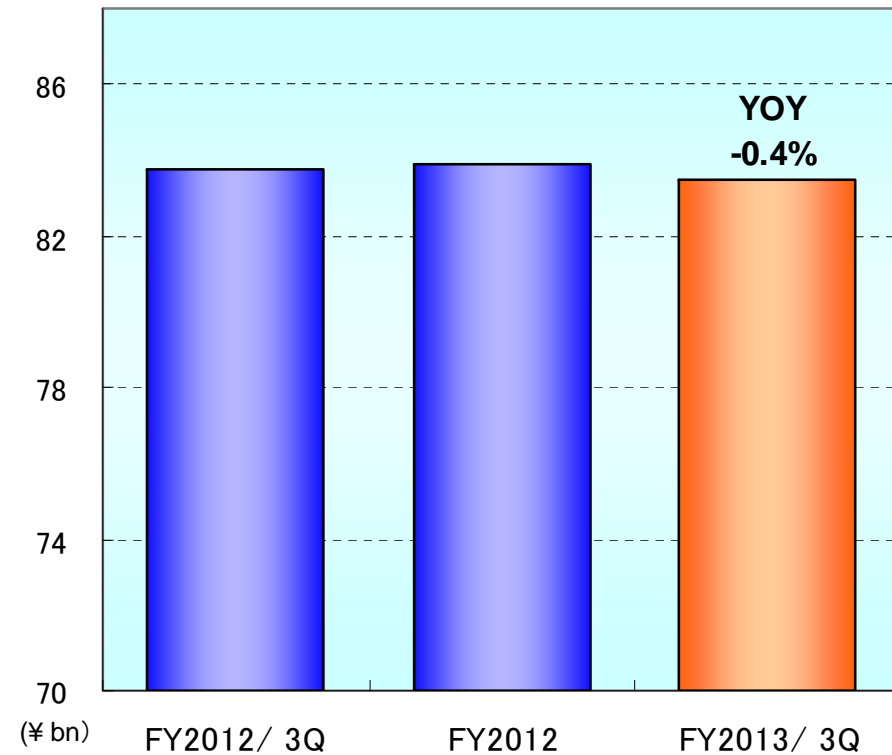
Consolidated (¥million)	12/12	13/3	13/12	YOY
	Credit guarantee*	74,186	74,440	74,789

* Managed Asset Bases



◆ Trends of Installment Receivable outstanding

Consolidated (¥million)	12/12	13/3	13/12	YOY
	Installment Receivable*	83,774	83,885	83,481



Trends of Non-performing loans (1): Status of Bad Debt Write-offs



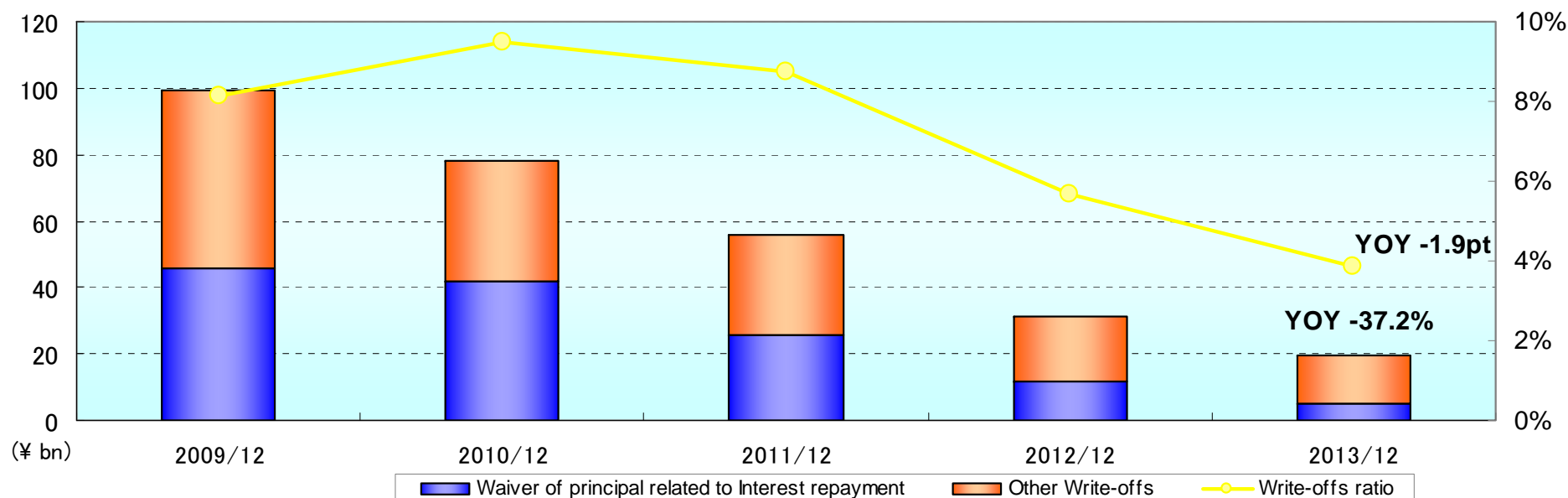
◆ Amount of Write-offs and Write-offs Ratio for Total Receivable Outstanding

(Consolidated)

(Non-consolidated)

(¥ million)	12/12	13/12	YOY	13/12	YOY
	(9M)	(9M)		(9M)	
(1) Write-offs	31,435	19,726	-37.2%	16,799	-39.5%
Waiver of principal related to Interest repayment	11,947	5,213	-56.4%	5,213	-56.4%
Other	19,488	14,513	-25.5%	11,586	-26.8%
(2) Specific allowance for doubtful accounts	630	302	-51.9%	250	-53.8%
Total Write-offs (1)+(2)	32,065	20,029	-37.5%	17,050	-39.8%
Write-offs ratio	5.69%	3.84%	-1.9pt	4.83%	-3.2pt

(Consolidated results)





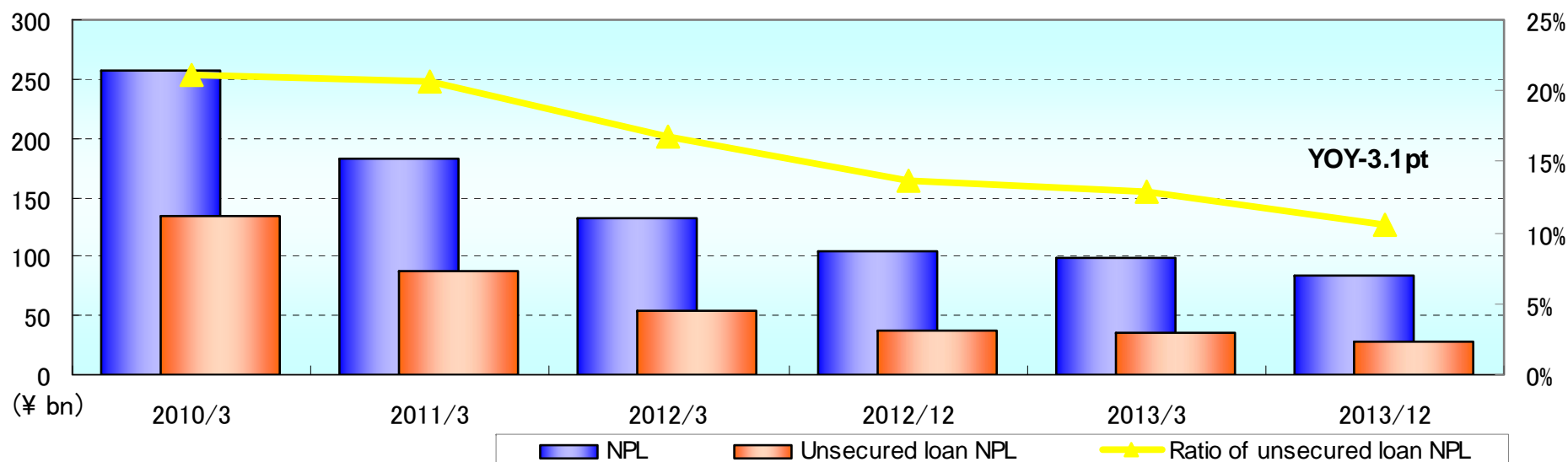
◆ Trends of NPL defined by FSA (Consolidated)

(¥ million)	12/12	13/12	YOY
Total non-performing loans	105,094	83,657	-20.4%
Loans in legal bankruptcy	38,407	35,615	-7.3%
Non-accrual loans	40,893	29,594	-27.6%
Loans past due for three months or more	3,093	2,799	-9.5%
Restructured loans	22,700	15,648	-31.1%
Ratio of operating receivables NPL	26.4%	25.4%	-1.0pt
Ratio of Unsecured loan NPL	13.6%	10.5%	-3.1pt

(Non-consolidated)

	13/12	YOY
Total non-performing loans	78,434	-20.2%
Loans in legal bankruptcy	35,551	-7.2%
Non-accrual loans	27,187	-27.5%
Loans past due for three months or more	2,237	+1.2%
Restructured loans	13,458	-33.8%
Ratio of operating receivables NPL	29.8%	-3.9pt
Ratio of Unsecured loan NPL	11.8%	-4.0pt

(Consolidated results)





◆ Allowance for losses on Interest repayment:

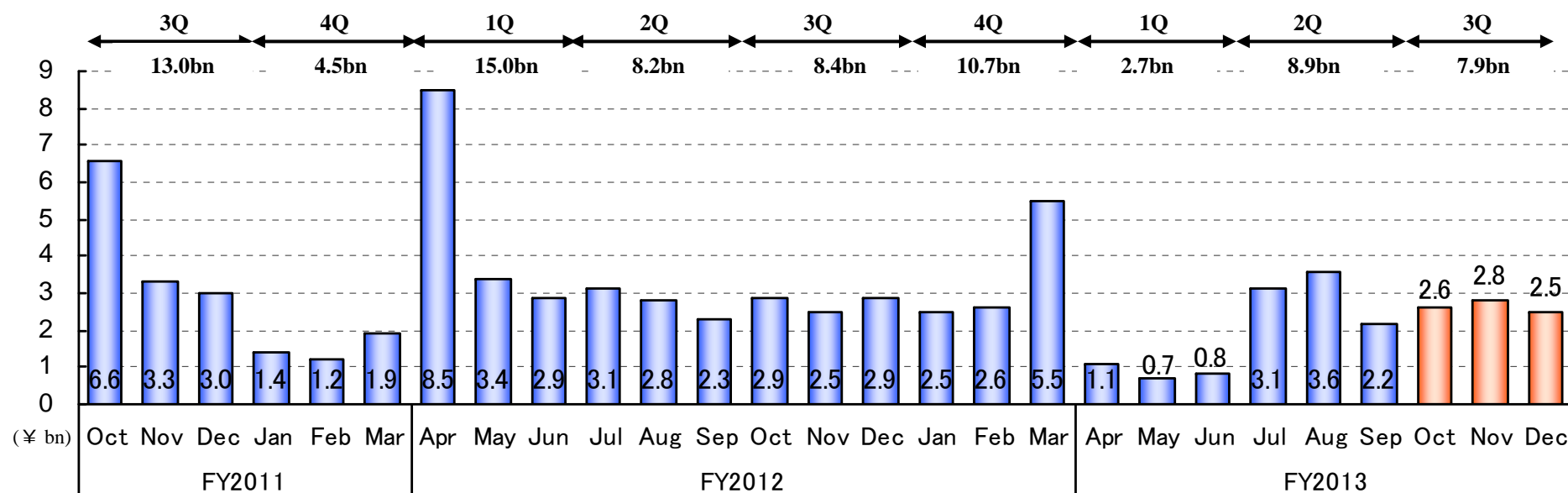
(Consolidated)

(¥ million)	Interest repayment	Waiver of principal	Total
Allowance at the beginning of FY2013	91,421	42,825	134,247
Reversal (Interest repayment)	22,937	-	22,937
Reversal (Waiver of principal)	230	5,213	5,444
Provisions	-	-	-
Allowance at the end of FY2013/ 3Q	68,253	37,612	105,866

(Non-consolidated)

Interest repayment	Waiver of principal	Total
85,565	42,825	128,390
21,971	-	21,971
-	5,213	5,213
-	-	-
63,593	37,612	101,205

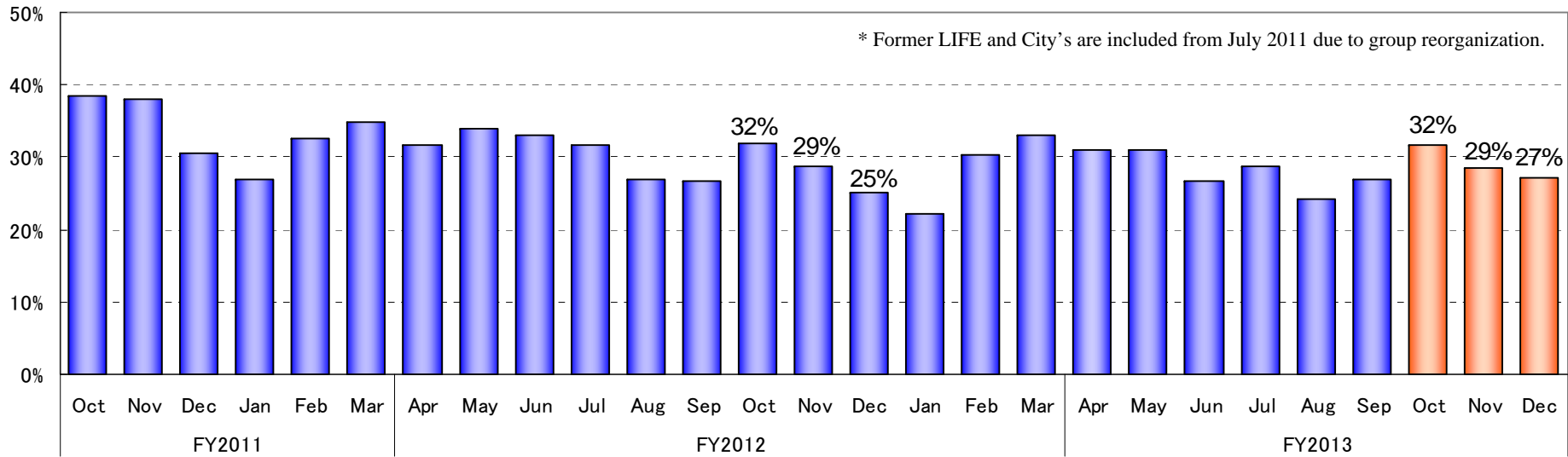
◆ Monthly Interest Repayment (Cash-out basis) : Non-consolidated



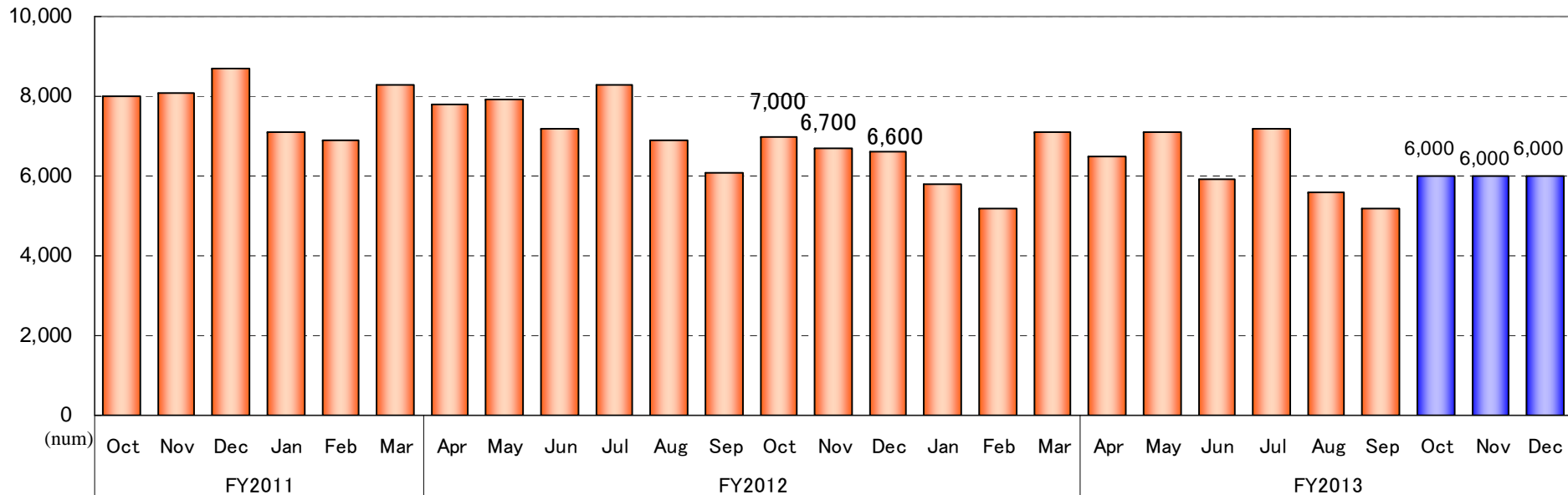


◆ Monthly Figure of Attorney Involvement (non-consolidated)

* May 2007(peak) =100



◆ Monthly Interest Repayment Claims (non-consolidated)



Cash Flows and Funding: Consolidated

