

AIFUL Corporation

Press Release

November 13, 2012

AIFUL Announces Difference in Earnings Results for the Second Quarter of Fiscal Year Ending March 2013 Compared to the Same Period of the Previous Fiscal

KYOTO, November 13, 2012 - AIFUL Corporation hereby announces difference in its earnings results for the second quarter of fiscal year ending March 31, 2013 (April 1, 2012 to September 30, 2012) compared to the same period of the previous fiscal year (April 1, 2011 to September 30, 2011).

1. Difference between earnings results for the Second quarter of fiscal year ending March 31, 2013 and same period of previous fiscal year.

(millions of yen)

	Operating revenue	Operating income	Ordinary income	Net income
Second quarter of Fiscal year ending March 31, 2012 (A)	59,102	9,416	8,554	11,148
Second quarter of Fiscal year ending March 31, 2013 (B)	50,686	14,462	13,996	19,632
Difference (B-A)	(8,416)	5,046	5,442	8,484
Difference (%)	(14.2)%	53.6%	63.6%	76.1%

2. Reasons for difference

Please refer to the Financial Results for the Second quarter of fiscal year ending March 31, 2013 which AIFUL Corporation released today.