

AIFUL Corporation

Press Release

June 13, 2014

Completion of Business Revitalization Plan Period and Continued Financial Support

On December 24, 2009, AIFUL Corporation (“AIFUL”) and LIFECARD CO., LTD. (AIFUL and LIFECARD CO., LTD. are collectively referred to as “AIFUL Group”), at the Participating Creditors Meeting (AIFUL, LIFE Co., LTD., MARUTOH KK, and City's Corporation were the debtors at that time), obtained consent for the Business Revitalization Plan, the main content of which is the change in repayment reschedules from Participating Creditors. After the establishment of the consensual business revitalization alternative dispute resolution procedures (the “Business Revitalization Procedures”) prescribed in the Act on Special Measures concerning Industrial Revitalization and Innovation of Industrial Activities (now called the “Industrial Competitiveness Enhancement Act”), we obtained financial support from Participating Creditors based on the contents of the Business Revitalization Plan. We made the final repayment during the period of the Business Revitalization Plan on June 10, 2014, and we are to complete the period of the Business Revitalization Plan on July 10, 2014.

With regard to the debts remaining as of July 10, 2014, at the Participating Creditors Meeting held today, each Participating Creditor consented to our proposed partial repayment and continued financial support was decided upon. The proposal is described as below.

1. Progress

At the Participating Creditors Meeting held on December 24, 2009, each Participating Creditor consented to our Business Revitalization Plan, the main content of which is the change in repayment schedules, and Business Revitalization Procedures were established.

During the period of the Business Revitalization Plan, we have obtained financial support based on the Business Revitalization Plan and have also consolidated business lines and restructured our business to realize a cost structure that responds to the shrinkage of operating assets/business scale. Through drastic cost curtailment, we have been working on the improvement of our financial strength and profitability.

As a result, during the period of the Business Revitalization Plan, we have repaid a total of 110.4 billion yen, which is higher than the originally planned repayment of 76.0 billion yen and the period of the Business Revitalization Plan is to be completed on July 10, 2014.

At the Participating Creditors Meeting held today, each Participating Creditor consented to the partial repayment of the debts of 161.7 billion yen remaining as of July 10, 2014, and continued financial support was decided upon.

2. Summary of financial support

With regard to the remaining debts of 161.7 billion yen as of July 10, 2014, we will obtain a new loan from financial institutions and the like to repay part of these remaining debts to the Participating Creditors.

With regard to part of the debts remaining after the partial repayment, AIFUL plan to purchase some of the claims for the debts at a given rate of reduction or swap claims for debts to certain of the Participating Creditors with new corporate bonds (“Bonds ”) that are due for redemption on April 30, 2020, at an interest rate of 8%.

In addition, with regard to the debts of 52.7 billion yen remaining after the partial repayment, the purchase of some of the claims for the debts and the swap with new corporate bonds, the repayment schedules have been changed.

3. Effect on business results and future outlook

The AIFUL Group has not disclosed the outlook of business results as described in the “Consolidated business results for the fiscal year ended in March 31, 2014” released on May 13, 2014. We will closely examine the effect on business results and disclose the outlook of business results swiftly when we can estimate business results.

AIFUL Group will do its utmost to measure up to the support and expectations of all stakeholders, including Participating Creditors, Shareholders, Business Partners and Customers.

We regret the considerable inconvenience and concern caused to stakeholders and look forward to your continued understanding and cooperation.