

AIFUL Announces Revisions to Earnings Forecasts

AIFUL Corporation hereby announces revisions to its consolidated earnings forecast for the first six months of the fiscal year ending March 31, 2015, published on August 13, 2014. Details are as follows.

1. Revisions to Consolidated Earnings Forecast for the First Six Months of the Fiscal Year Ending March 31, 2015 (April 1, 2014- September 30, 2014)

	Operating Revenue (million yen)	Operating Income (million yen)	Ordinary Income (million yen)	Net Income (million yen)	Net Income Per Share (yen)
Previous Forecast (A)	42,872	5,594	5,666	5,762	11.98
Revised Forecast (B)	42,800	5,900	7,500	7,700	16.00
Amount of change (B-A)	(72)	306	1,834	1,938	-
Percentage Change (%)	(0.2)	5.5	32.4	33.6	-
Reference: Results for the 2nd Quarter of FY ended March 31, 2014	46,586	12,485	13,494	19,574	40.70

Note: The Company split each share of common stock into 2 shares effective on October 1, 2013. Therefore net income per share for the previous fiscal year has been adjusted retrospectively to reflect the stock split.

2. Reason for the Revision

Compared with previously announced forecasts, operating revenue and operating expenses are expected to be almost as planned, resulting in operating income of 5.9 billion yen. However, the Company expects to record non-operating income including a foreign exchange gain of 1.4 billion yen, and predicts that ordinary income will reach 7.5 billion yen (up 1.8 billion yen from the previously announced forecast) and that net income will reach 7.7 billion yen (up 1.9 billion yen).

The forecasts provided above are based on information that was available as of the date of this announcement. Actual earnings may differ from this forecast due to various factors.

3. Revision of Annual Forecasted Earnings

The full-year earnings forecast is currently being examined and will be released on the date of the second-quarter results announcement (scheduled for Thursday, November 13, 2014).