



(Translation for reference only)

August 10, 2012

Consolidated Business Results (Under Japanese GAAP) For the First Quarters of the Fiscal year ending March 31, 2013

Company name: AIFUL Corporation
 Stock Listing: Tokyo Stock Exchange
 Stock Code: 8515
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 Scheduled date of commencement of dividend payments : -
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 Supplementary materials for the Quarterly Financial results: Yes
 Quarterly earnings release conference: -

I. Consolidated Business Results for the First Quarter of Fiscal Year 2012 (April 1, 2012 – June 30, 2012)

1. Consolidated Operating Results

Note: Amounts in financial statements and the supplementary data are rounded down.

(In millions of yen, except where noted; percentage figures show year-on-year change.)

	Operating Revenue		Operating Income		Ordinary Income		Net Income	
1st quarter of FY 2012	25,958	(15.3)%	6,776	79.7%	6,398	83.5%	6,211	183.0%
1st quarter of FY 2011	30,651	(28.5)	3,771	10.4	3,486	18.3	2,195	3.2

Reference: Comprehensive income: 1st quarter of FY2012: 6,244 million yen 84.4%
 1st quarter of FY2011: 3,386 million yen 127.8%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
1st quarter of FY 2012	25.83	-
1st quarter of FY 2011	9.21	-

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
1st quarter of FY2012	624,732	87,885	13.8
FY2011	665,184	81,644	12.0

Reference: Shareholders' equity for: 1st quarter of FY2012: 85,913 million yen
 End of FY2011: 79,739 million yen

II. Dividend Information

(Record date)	Dividend per share (Yen)				
	End of 1st quarter	End of 1st half	End of 3rd quarter	Year-end	Total
FY2011	-	0.00	-	0.00	0.00
FY2012	-	-	-	-	-
FY2012 (Forecast)	-	0.00	-	0.00	0.00

Note: Revisions to quarterly dividend forecasts: None

III. Consolidated Forecast for the Fiscal Year 2011 (April 1, 2012 – March 31, 2013):

As the business environment in which the AIFUL Group operates is extremely uncertain at the moment, given developments in claims for interest repayment, in addition to the effects of changes in the management environment due to the industrial consolidation, restrictions on total lending limits under the Money Lending Business Act, and reductions in maximum interest rates under the Capital Subscription Law, the AIFUL Group is not currently in a position to determine results forecasts for fiscal 2012, the fiscal year ending March 31, 2013, recognizing the difficulty in ascertaining the resultant effects on the Group's results. For matters related results forecasts above, please see the "I. Business Results, (1) Analysis on Business Results (Forecast for operations in fiscal 2012).

IV. Other

- (1) Significant changes in scope of consolidation: None
- (2) Adoption of special accounting methods for quarterly consolidated financial statements: None
- (3) Changes in accounting policies, accounting estimates and restatements
 - (a) Changes in accounting policies due to revisions in accounting standards: Yes
 - (b) Changes in accounting policies other than those in (a): None
 - (c) Changes in accounting estimates: Yes
 - (d) Restatements: None
- (4) Number of shares issued (Common stock)

(a) Number of shares issued (including treasury stock)	FY2012 1Q	240,933,918 shares	FY2011	240,933,918 shares
(b) Number of treasury stock	FY2012 1Q	457,895 shares	FY2011	457,895 shares
(c) Average number of shares	FY2012 1Q	240,476,023 shares	FY2011 1Q	238,228,390 shares

* (Note: Indication regarding the implementation status of quarterly review procedures)

While this Summary of First Quarter Business Results is not subject to quarterly review procedures under the Financial Instruments and Exchange Act, quarterly review procedures of quarterly consolidated financial statements had in fact been completed in accordance with the Financial Instruments and Exchange Act as of the date this Reports release.

* (Note: Disclaimer concerning the proper use of business results forecasts)

The business results forecasts and other forward-looking statements contained in this Report are based on information currently available to the Company as well as certain assumptions that the AIFUL Group has judged to be reasonable. Accordingly, readers are advised that actual results may vary materially from forecasts due to a variety of factors.

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1. Quarterly Qualitative Information on Consolidated Business Results

(1) Qualitative Information on Consolidated Business Results

During the first quarter of the consolidated fiscal year under review (from April 1, 2012 to June 30, 2012), the Japanese economy was recovering moderately against a backdrop of demand for post-earthquake projects and other factors, but changes in the financial and capital markets and lower-than-expected growth in overseas economies due to the sovereign debt crisis in Europe left the future outlook uncertain.

Turning to the consumer finance industry in Japan, the operating environment remained severe. Factors for this included a market contraction caused by the introduction of restrictions on total lending limits following the full enforcement of the Money Lending Business Act in June 2010 and the effects of reductions in maximum interest rates pursuant to the Act Regulating the Receipt of Contributions, Receipt of Deposits and Interest Rates (capital subscription law), as well as the response to the persistently high level of claims for interest repayment.

In this environment, the AIFUL Group, in order to steadily execute its Business Revitalization Plan approved on December 24, 2009, used a consensual business revitalization alternative dispute resolution (the “ADR process”) and reorganized the Group. It also sought to improve its financial position and profitability by slashing operating overheads and improving operating efficiency through structural cost reforms, including the closure and amalgamation of offices, and by building a quality loan portfolio.

Although the AIFUL Group was undertaking these fundamental structural reforms, persistently high levels of claims for interest repayment continued to underlie the management environment. Consequently, with the aim of further reducing costs, the AIFUL Group downsized the number of employees by 341 through a call for early retirement, as announced on April 27, 2012.

In addition, the AIFUL Group also took steps to reduce costs and improve operational efficiency by outsourcing its system development and operation business to the systems division of Life Card Co., Ltd. on July 1, 2012.

Going forward, the entire AIFUL Group will work to improve business efficiency and to reform the cost structure while also steadily making repayments commensurate with the Business Revitalization Plan, putting all of its effort into restructuring its business.

(Overview of the Results)

The AIFUL Group’s consolidated operating revenue for the first quarter of fiscal year 2012 fell 15.3% compared with the corresponding period of the previous fiscal year, to 25,958 million yen. The principal components and their movements were interest on loans, which contracted 21.6% year on year, to 16,420 million yen, revenue from the credit card business, which increased 6.9%, to 2,995 million yen, and revenue from the credit guarantee business, which decreased 8.6%, to 1,140 million yen. Also, the collection of purchased receivables declined 24.1%, to 724 million yen, and the recovery of loans previously charged off edged up 0.6%, to 3,009 million yen.

Operating expenses fell 7,697 million yen, or 28.6%, compared with the corresponding period of previous fiscal year, to 19,182 million yen, primarily reflecting a decline in the accounting of a provision for doubtful accounts of 5,903 million yen.

As a result, the AIFUL Group’s consolidated operating income for the first quarter of fiscal year 2012 was 6,776 million yen, up 79.7% year on year, and ordinary income amounted to 6,398 million yen, an increase of 83.5%. Net income totaled 6,211 million yen, a rise of 183.0% year on year.

(2) Qualitative Information on Consolidated Financial Position

Total assets as of the end of first quarter, or June 30, 2012, on a consolidated basis declined 40,452 million yen, or 6.1%, compared to the end of the previous fiscal year, to 624,732 million yen. This was primarily due to a 24,567 million yen decline in loans outstanding due to restrictions on total lending limits.

Total liabilities stood at 536,846 million yen, a decrease of 46,693 million yen, or 8.0%, compared with the previous fiscal year-end. The principal factors contributing to this decline were the repayment of bonds and debts, which led to a drop of 31,314 million yen and a decrease of 9,430 million yen in allowance for losses on interest repayments due to the appropriation for interest repayments.

Net assets increased 6,241 million yen, or 7.6%, compared with the end of the previous fiscal year, to 87,885 million yen.

This was largely attributable to the posting of net income.

(Cash Flows)

Cash and cash equivalents (“funds”) declined 18,712 million yen, or 21.6%, compared to the end of the previous fiscal year to 67,983 million yen.

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 12,129 million yen, a decrease of 6.1% compared with the corresponding period of the previous fiscal year. During the period under review, the increase in funds caused by the decline in operating receivables including loans to customers exceeded the decline in funds due to the drop in the allowance for losses on interest payments.

(Cash flows from investing activities)

Net cash provided by investing activities totaled 489 million yen, a decrease of 78.8% compared with the corresponding period of previous fiscal year. This was mainly attributable to the collection of long-term loans receivable.

(Cash flows from financing activities)

Net cash used for financing activities amounted to 31,325 million yen, down 10.6% year-on-year, primarily due to the repayment of borrowings and the redemption of bonds.

(3) Qualitative Information on Consolidated Earnings Forecasts (Forecast for operations in fiscal 2012)

The AIFUL Group is striving to improve its financial position and profitability by reforming its cost structure. At the same time, the Group is steadily undertaking repayments commensurate with its Business Revitalization Plan. Consistent with its basic policy on business reorganization, the Group is also acting to improve the quality of its loan portfolio and to further enhance operating efficiency.

As the business environment in which the AIFUL Group operates is extremely uncertain at the moment, given developments in claims for interest repayment, in addition to the effects of changes in the management environment due to the consolidation of the industry, restrictions on total lending limits under the Money Lending Business Act, and reductions in maximum interest rates under the capital subscription law, the AIFUL Group is not currently in a position to determine results forecasts for fiscal 2012, the fiscal year ending March 31, 2013, recognizing the difficulty in ascertaining the resultant effects on the Group’s results. In the event, during the fiscal 2012, that AIFUL is in a position to disclose earnings forecasts, it undertakes to do so in a timely manner.

2. Summary Information (Other)

(1) Changes in leading subsidiaries during the fiscal period

Not applicable

(2) Changes in accounting policies, accounting estimates and restatements

(Changes to accounting policies that are difficult differentiating from changes to accounting estimates)

Following the revision of the Corporate Tax Act, AIFUL Corporation and its consolidated subsidiaries have changed their depreciation method for tangible fixed assets (excluding buildings in AIFUL Corporation) that were acquired on and after April 1, 2012 to the one based on the revised Corporate Tax Act from the first quarter of the fiscal year under review.

The effect of this change is minor.

3. Important Events Affecting Premise of Going Concern

The AIFUL Group has traditionally raised short-term and long-term funds through a range of methods, including borrowing from financial institutions, issuing bonds, and securitizing loan receivables. However, the AIFUL Group’s fund-raising capacity has been confronted by difficult conditions in the current market environment for a variety of reasons, including increased expenses as the result of rising demands for excess interest repayments in accordance with a ruling by Japan’s Supreme Court in 2006 as well as the rapid and sharp deterioration in the fund-raising market environment in recent years. As a consequence, there have been concerns that the AIFUL Group may have difficulty in raising sufficient new funds

to sustain its business. For this reason, since the fiscal year ended March 31, 2010, conditions have risen to cast a substantial doubt about the AIFUL Group's ability to continue as a going concern.

To resolve this situation, the AIFUL Group applied on September 24, 2009 for Business Revitalization Procedures using the ADR process in order to improve its earning capacity and financial strength with the goal of revitalizing and reinforcing its business. At a meeting of participating creditors held on December 24, 2009, the AIFUL Group obtained approval for its Business Revitalization Plan, which includes the provision of financial support. As a result, Business Revitalization Procedures using the ADR process were adopted.

In the first quarter of fiscal year ending March 31, 2013, the AIFUL Group undertook the repayment of 23,094 million yen to creditors, including the ordinary scheduled repayment on June 11, 2012, in accordance with its Business Revitalization Plan.

By adopting concrete measures stipulated under the Business Revitalization Plan, the AIFUL Group has determined that any major uncertainty surrounding the premise of its standing as a going concern is not justified.

4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets for the First Quarter of Fiscal 2012

	(In millions of yen)	
	Prior fiscal year (condensed) (As of March 31, 2012)	Current First Quarter (As of June 30, 2012)
Assets		
Current assets		
Cash and deposits	86,700	67,988
Operating Loans	455,012	430,444
Installment receivables	78,949	79,911
Operational investment securities	661	654
Customers' liabilities for acceptances and guarantees	74,147	72,613
Other operating receivables	8,445	8,014
Purchased receivables	4,585	4,256
Other	17,219	14,663
Allowance for investment loss	(50)	(50)
Allowance for doubtful accounts	(117,604)	(107,943)
Total current assets	608,069	570,555
Fixed assets		
Tangible fixed assets	19,358	19,075
Intangible fixed assets	8,668	7,580
Investments and other fixed assets	29,088	27,520
Total fixed assets	57,115	54,176
Total assets	665,184	624,732
Liabilities		
Current liabilities		
Notes & accounts payable trade	9,387	11,076
Acceptances and guarantees	74,147	72,613
Short-term borrowings	35,000	41,100
Current portion of bonds	17,000	17,100
Current portion of long-term debt	44,748	36,708
Income taxes payable	425	207
Reserves	5,287	4,981
Other	21,128	15,652
Total current liabilities	207,125	199,439
Long-term liabilities		
Bonds	34,300	25,000
Long-term debts	229,396	209,222
Allowance for losses on interest repayments	108,667	99,237
Negative goodwill	435	380
Other	3,614	3,566
Total long-term liabilities	376,415	337,406
Total liabilities	583,540	536,846

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2012)	Current First Quarter (As of June 30, 2012)
Net Assets		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,392	164,392
Retained earnings	(224,820)	(218,608)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	79,785	85,997
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	(46)	(84)
Total accumulated other comprehensive income	(46)	(84)
Subscription rights to shares	51	48
Minority interests	1,853	1,924
Total net assets	81,644	87,885
Total net assets and liabilities	665,184	624,732

(2) Quarterly Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

i. Quarterly Consolidated Statements of Income for the First Quarter of Fiscal 2012

(In millions of yen)

	Prior First Quarter (Apr. 1 to June 30, 2011)	Current First Quarter (Apr. 1 to June 30, 2012)
Operating revenue		
Interest on loans to customers	20,954	16,420
Revenue from Credit card business	2,802	2,995
Revenue from Installment sales finance business	114	68
Revenue from Credit guarantee	1,247	1,140
Other financial revenue	1	0
Other operating revenue	5,530	5,332
Total operating revenue	30,651	25,958
Operating expenses		
Financial expenses	2,650	1,847
Cost of sales	780	632
Other operating expenses	23,449	16,702
Total operating expenses	26,879	19,182
Operating income	3,771	6,776
Non-operating income		
Amortization of negative goodwill	54	54
Other	189	107
Total non-operating income	243	162
Non-operating expenses		
Foreign exchange losses	441	529
Other	87	10
Total non-operating expenses	529	539
Ordinary income	3,486	6,398
Extraordinary income		
Gain on sales of fixed assets	186	—
Gain on sales of investment securities	52	—
Other	2	—
Total extraordinary income	242	4
Extraordinary losses		
Loss on sale of fixed assets	2	1
Loss on sale of investment securities	1,413	—
Other	102	—
Total extraordinary losses	1,517	1
Income before taxes	2,210	6,402
Income taxes-current	18	111
Income taxes-deferred	(2)	7
Total taxes	15	119
Income before minority interests	2,195	6,283
Minority interests in income	0	71
Net income	2,195	6,211

ii. Quarterly Consolidated Statements of Comprehensive Income for the First Quarter of Fiscal 2012

(In millions of yen)

	Prior First Quarter (Apr 1 to Jun 30, 2011)	Current First Quarter (Apr 1 to Jun 30, 2012)
Income before minority interests	2,195	6,283
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	1,191	(38)
Total other comprehensive income	1,191	(38)
Comprehensive income	3,386	6,244
Comprehensive income attributable to		
Owners of the parent	3,386	6,173
Minority interests	(0)	71

(3) Quarterly Consolidated Statements of Cash Flows for the First Quarter of Fiscal 2012

(In millions of yen)

	Prior First Quarter (Apr. 1 to June 30, 2011)	Current First Quarter (Apr. 1 to June 30, 2012)
Cash flow from operating activities		
Income before taxes	2,210	6,402
Depreciation and amortization	1,706	1,593
Amortization of negative goodwill	(54)	(54)
Increase (decrease) in allowance for investment loss	34	16
Increase (decrease) in allowance for doubtful accounts	(10,904)	(10,180)
Increase (decrease) in allowance for bonus	(540)	(504)
Increase (decrease) in allowance for credit card point redemption	(196)	(200)
Increase (decrease) in allowance for losses on interest repayments	(24,752)	(9,430)
Increase (decrease) in allowance for business structure improvement	(48)	(2)
Interest and dividends income	(88)	(9)
Gain on retirement of bonds	—	(4)
Loss (gain) on sales of investment securities	(21)	—
Loss (gain) on valuation of investment securities	1,413	—
Decrease (increase) in loans to customers	45,278	24,567
Decrease (increase) in installment receivables	(2,669)	(962)
Decrease (increase) in other operating receivables	3	430
Decrease (increase) in purchased receivables	409	329
Decrease (increase) in claims in bankruptcy	1,642	843
Decrease (increase) in business security deposits	411	479
Increase (decrease) in other current assets	830	2,554
Increase (decrease) in other current liabilities	(1,737)	(3,925)
Other	(52)	14
Subtotal	12,917	12,356
Interest and dividends income	88	9
Income taxes paid	(83)	(237)
Cash flow from operating activities	12,922	12,129
Cash flow from investing activities		
Purchase of tangible fixed assets	(53)	(87)
Proceeds from sales of tangible fixed assets	376	17
Purchase of intangible fixed assets	(59)	(82)
Proceeds from sales of investment securities	1,936	0
Other	108	641
Cash flow from investing activities	2,307	489
Cash flow from financing activities		
Proceeds from short-term borrowings	14,990	17,090
Repayment of short-term borrowings	(15,580)	(10,990)
Repayments of long-term debts	(25,099)	(28,214)
Redemption of bonds	(9,347)	(9,195)
Repayment of finance lease	(16)	(16)
Cash flow from financing activities	(35,053)	(31,325)
Effect of exchange rate changes on cash and cash equivalents	(7)	(4)
Increase (decrease) in cash and cash equivalents	(19,830)	(18,712)
Balance of cash and cash equivalents at the beginning of the year	139,971	86,695
Balance of cash and cash equivalents at the end of period	120,140	67,983

(4) Notes on premise of going concern

Current first quarter (April 1, 2012 to June 30, 2012): None

(5) Notes in event of significant changes in shareholders' equity

Current first quarter (April 1, 2012 to June 30, 2012): None

(6) Important Subsequent Events

Current first quarter (April 1, 2012 to June 30, 2012)

(Repurchase of subject loans under the Business Revitalization Plan)

On July 31, 2012, the AIFUL Group conducted a repurchase of loans with AIFUL as the debtor after the tender period between June 7, 2012 and July 17, 2012 under the Business Revitalization Plan. A summary of the repurchase is as follows:

1) Repurchase execution date

July 31, 2012

(Repurchased loans and the relevant liabilities expire simultaneously with purchase execution based on confusion of debts.)

2) Outstanding principal of repurchased loans

10,948 million yen

3) Repurchase price of repurchased loans

5,000 million yen

4) Profits from the repurchase of loans

5,948 million yen (difference of 2) and 3) in the above)

The above amount will be posted as extraordinary profit during the second quarter of the consolidated fiscal year ending March 2013.

5. Supplementary Information

(1) Consolidated Operating Results Operating Revenue

Period Item		Prior first quarter (Apr 1, 2011 to Jun 1, 2011)		Current first quarter (Apr 1, 2012 to Jun 1, 2012)		Prior fiscal year (Apr 1, 2011 to Mar 1, 2012)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	14,250	46.5	12,783	49.3	57,657	50.6
	Unsecured loans	11,321	36.9	10,320	39.8	46,373	40.7
	Secured loans	2,529	8.3	2,065	8.0	9,554	8.4
	Small business loans	398	1.3	396	1.5	1,729	1.5
	Revenue from credit card business	—	—	28	0.1	104	0.1
	Revenue from installment sales finance business	42	0.1	52	0.2	211	0.2
	Revenue from credit guarantee	740	2.4	776	3.0	3,051	2.7
	Other financial revenue	0	0.0	0	0.0	29	0.0
	Other operating revenue	2,279	7.5	3,139	12.1	11,125	9.8
	Recovery of loans previously charged off	2,106	6.9	2,994	11.5	10,522	9.2
	Other	173	0.6	144	0.6	603	0.6
	Subtotal	17,313	56.5	16,780	64.7	72,180	63.4
LIFE Co., Ltd.	Interest on loans to customers	4,435	14.5	—	—	4,435	3.8
	Unsecured loans	4,424	14.5	—	—	4,424	3.8
	Secured loans	10	0.0	—	—	10	0.0
	Revenue from credit card business	2,802	9.1	—	—	2,802	2.5
	Revenue from installment sales finance business	72	0.2	—	—	72	0.1
	Revenue from credit guarantee	507	1.7	—	—	507	0.4
	Other financial revenue	0	0.0	—	—	0	0.0
	Other operating revenue	2,260	7.3	—	—	2,260	2.0
	Recovery of loans previously charged off	873	2.8	—	—	873	0.8
	Other	1,387	4.5	—	—	1,387	1.2
Subtotal	10,079	32.8	—	—	10,079	8.8	
LIFE Card Co., Ltd.	Interest on loans to customers	—	—	1,818	7.0	6,084	5.3
	Unsecured loans	—	—	1,818	7.0	6,084	5.3
	Secured loans	—	—	0	0.0	—	—
	Revenue from credit card business	—	—	2,966	11.4	8,436	7.4
	Revenue from installment sales finance business	—	—	16	0.1	91	0.1
	Revenue from credit guarantee	—	—	363	1.4	1,239	1.1
	Other financial revenue	—	—	0	0.0	3	0.0
	Other operating revenue	—	—	1,429	5.5	3,421	3.0
	Recovery of loans previously charged off	—	—	3	0.0	4	0.0
	Other	—	—	1,425	5.5	3,416	3.0
Subtotal	—	—	6,595	25.4	19,276	16.9	
OTHER	Interest on loans to customers	2,268	7.4	1,818	7.0	7,815	6.9
	Unsecured loans	3	0.0	—	—	3	0.0
	Secured loans	314	1.0	242	0.9	1,015	0.9
	Small business loans	1,950	6.4	1,575	6.1	6,796	6.0
	Other financial revenue	0	0.0	0	0.0	0	0.0
	Other operating revenue	990	3.3	764	2.9	4,649	4.0
	Revenue from operational investment securities	7	0.0	6	0.0	34	0.0
	Collection of purchased receivables	954	3.1	724	2.7	4,482	3.9
	Recovery of loans previously charged off	12	0.1	11	0.1	31	0.0
	Other	16	0.1	21	0.1	101	0.1
Subtotal	3,258	10.7	2,582	9.9	12,465	10.9	
Total		30,651	100.0	25,958	100.0	114,002	100.0

Note 1 Segment classifications are consistent with segment information classifications

Note 2 As a result of the organizational restructuring implemented on July 1, 2011, the reported segments have been changed to the core company AIFUL Corporation and Life Card Co., Ltd. from the second quarter of the consolidated fiscal year ended March 31, 2012. (Prior to the change, there were two reported segments, the core company AIFUL Corporation and LIFE Co., Ltd.)

Segment information for the first quarter of the previous fiscal year is also prepared based on the same reported segments as in the first quarter of the fiscal year under review.

Note 3 Included in the "Other" category of "Other operating revenue" for LIFE Co., Ltd. are card membership revenue and related items

Note 4 The aforementioned amounts are exclusive of consumption and related taxes

Other Operating Indicator

Item	Period	Prior First Quarter (As of June 30, 2011)	Current First Quarter (As of June 30, 2012)	Reference: Prior Fiscal Year (As of Mar. 31, 2012)
Total amount of loans outstanding (millions of yen)		549,248	430,444	455,012
Unsecured loans		388,484	302,099	318,785
Secured loans		93,827	71,070	77,115
Small business loans		66,936	57,274	59,111
Number of customer accounts		1,396,257	1,057,625	1,130,329
Unsecured loans		1,316,652	992,477	1,062,335
Secured loans		34,078	26,294	27,869
Small business loans		45,527	38,854	40,125
Number of branches		629	630	625
Staffed branches		30	27	30
Unstaffed branches		599	603	595
Number of automatic loan-contracting machines		630	632	632
Number of ATMs		148,604	155,903	155,157
Company-owned		627	601	603
Partner-owned		147,977	155,302	154,554
Number of employees		2,011	1,876	1,898

Notes: Total amount of loans outstanding and the number of customer accounts do not include loans and customer accounts related to claims in bankruptcy.