

Summary of First Quarter Consolidated Business Results

For the fiscal year ending March 2007

AIFUL Corporation

(Securities code: 8515, 1st Section, Tokyo and Osaka Stock Exchanges)

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I. Items Used to Compile Financial Data for the First Quarter

1. Company adopted simplified accounting methods (yes/no): Yes
Details:
Computation of some business taxes is based on estimates taking factors such as past results into account.
2. Any differences between the accounting practices used here and those used in preparing consolidated accounts for the previous business year (yes/no): No
3. Changes in the scope of consolidation and application of the equity method (yes/no): No

II. Summary of Business Results for the First Quarter, FY2006 (April 1 – June 30, 2006)

1. Consolidated Business Performance

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

(In millions of yen, except where noted)

	Operating Revenue		Operating Income		Ordinary Income		Net Income for the Quarter	
1st quarter, FY2006	135,697	0.8%	25,687	(27.4)%	25,938	(28.0)%	14,612	(27.7)%
1st quarter, FY2005	134,675	11.3%	35,385	20.6%	36,018	21.9%	20,205	25.6%
Reference: FY2005	549,547	6.0%	125,116	(7.1)%	126,964	(6.2)%	65,827	(13.1)%

	Net Income per Share for the Quarter (Yen)	Diluted Net Income per Share for the Quarter (Yen)
1st quarter, FY2006	103.18	103.18
1st quarter, FY2005	142.69	142.66
Reference: FY2005	464.84	464.69

Note: Percentage figures shown for operating revenue, operating income, etc., show year-on-year growth.

2. Qualitative Data Concerning Consolidated Business Performance

On April 14, 2006, the Kinki Finance Bureau of the Financial Services Agency imposed administrative penalties on AIFUL Corporation (AIFUL), which has resulted in tremendous inconvenience and concern for all of the Company's stakeholders, including of course its customers as well as its shareholders.

AIFUL would like to take this opportunity to once more express its deepest apologies.

AIFUL takes the imposition of these penalties seriously. The Company has published its Business Operation Improvement Plan for the prevention of a recurrence of legal infringements as well as the achievement of appropriate business management on its website, and also submitted it to the head of the Kinki Finance Bureau on May 31, 2006. AIFUL has already implemented the majority of these improvement measures, and it has formed a project team for further reinforcement as the entire Company unites in striving to restore its credibility.

During the first quarter of the fiscal year under review, the Japanese economy continued to expand as, for the first time in three months, the Business Conditions Indices for April released by the Cabinet on June 7, 2006 exceeded 50%, which is considered to be the point that differentiates between economic recession and growth. In addition, according to the Bank of Japan's Tankan Survey for June released on July 3, 2006, the Business Conditions Index for large manufacturing enterprises, which indicates corporate economic sentiment, stood at 21 points, improving by one point compared to the previous survey in March 2006. The index for forecast business conditions stood at 22 points, clearly indicating an underlying tone of recovery in economic sentiment.

In this economic climate, and underpinned by the improvement in the environment with the number of applications for personal bankruptcy published by the Supreme Court falling for 31 months in a row since November 2003, AIFUL's industry is witnessing increasingly intensifying competition, including entry into the consumer finance industry by companies from other industries. Meanwhile,

the business environment is unpredictable, considering the discussions being held at Financial Services Agency's Advisory Panel on Money Lending Business Systems in light of the revision to the Money-Lending Business Control Law planned for January 2007, as well as discussions on regulations of business practices and industry entry, and a review of the ceiling interest rate under the Capital Subscription Law among political parties.

3. Summary of Operations at the AIFUL Group (AIFUL Corporation and Consolidated Subsidiaries)

A. AIFUL Corporation

During the first quarter of the fiscal year under review, in view of the administrative penalties, the entire Company has been united in taking various steps to prevent a recurrence of legal infringements and restore its credibility. In addition, the Company has exercised self-discipline by refraining from all business advertising.

A summary by product is as below.

(1) Unsecured Loans

There were 69,000 applications for new unsecured loans during the first quarter of the fiscal year, which was down 48.6% compared to the same period last year. New account acquisitions stood at 43,000, down significantly by 47.9% year-on-year. Unsecured loans outstanding stood at 1,110,299 million yen, down 2.0% compared to the end of the previous fiscal year.

(2) Home Equity Loans and Small Business Loans

The balance of loans outstanding for the Company's other products stood at 324,647 million yen, down 4.8% compared to the end of the previous fiscal year, for home equity loans, and 36,710 million yen, down 4.6%, for small business loans.

At the end of the first quarter of the fiscal year under review, AIFUL had 479 staffed branches and 1,426 unstaffed branches, totaling 1,905 branches in all. Moreover, customers had access to 86,818 ATMs and CDs, including AIFUL's own ATMs and those of 93 partner banks and 14 partner companies as channels for cash services.

(3) Credit Guarantees

At the end of the first quarter of the fiscal year under review, AIFUL's tie-ups by product numbered 44 unsecured personal loan companies and 59 unsecured small business loan companies, and customers' liabilities for acceptances and guarantees stood at 61,948 million yen, down 0.6% compared to the end of the previous fiscal year.

B. LIFE Co., Ltd.

During the first quarter of the fiscal year, LIFE continued its effort from the previous fiscal year to further expand its business, primarily focusing on the credit card operations positioned as the company's core business.

(1) Credit Card Business

In April 2006, LIFE commenced subscriptions to its Gold Card, tapping into new customers. In addition, the company also began issuing the SUPER AGURI F1 TEAM Card in May 2006 based on its official partnership agreement with the SUPER AGURI F1 TEAM.

As channels for delivering its cash advance services, the company has approximately 140,000 CD/ATMs at 479 partner financial institutions and credit card companies, as of the end of the first quarter of the fiscal year under review, steadily enhancing convenience for its customers.

As a result, the number of credit card holders grew 280,000 during the first quarter of the fiscal year under review to 13,380,000 at the end of the quarter.

Apart from this, a second-round airing of the company's series of television commercials dealing with skimming, which aim to raise awareness of credit card crime, began in April 2006, while the series of mixed media commercials, which have received a big response from customers, began a sixth-round airing in June 2006.

(2) Consumer Finance Business

LIFE Cash Plaza had 110 staffed branches and 100 unstaffed branches, as well as nine Life Card stores. These retail outlets are being developed as brand stores under LIFE's continued effort to improve customer convenience.

(3) Guarantee Business

LIFE had guarantee partnerships with 130 banks, and it will continue its efforts to expand bank loan guarantee products in the future.

As a result of the foregoing, business performance in the first quarter of the fiscal under review was up 21.9% year-on-year to 129,326 million yen in total charges under credit card shopping, down 50.6% to 16,783 million yen for per-item credit, down 19.7% to 6,196 million yen in credit guarantees, and down 4.1% to 83,026 million yen in credit card cash advances.

C. Other Group Companies

(1) Small Business Finance Business

Following on from last fiscal year, Businext Corporation has continued working to further enhance services with the opening of its Yokohama Branch (Kanagawa Prefecture) and Omiya Branch (Saitama Prefecture) in April 2006. As a result, the company's loans outstanding at the end of the first quarter of the fiscal year under review stood at 76,643 million yen, up 4.8% compared to the end of the previous fiscal year.

Meanwhile, loans outstanding at City's Corporation at the end of the first quarter of the fiscal year stood at 68,154 million yen, up 0.4% compared to the end of the previous fiscal year.

(2) Consumer Finance Business

Tryto Corporation, Wide Corporation, TCM Co., Ltd., and Passkey Co., Ltd., which operate consumer finance businesses, and specialized Internet loan companies id Credit Corporation and Net One Club Corporation continued striving to strengthen legal compliance and to improve management efficiency as members of the AIFUL Group. At the end of the first quarter, loans outstanding at these companies totaled 179,412 million yen (including 4,885 million yen in off-balance sheet loans due to securitization), down 2.5% compared to the end of the previous fiscal year

(3) Servicer Business and Venture Capital Business

The balance of receivables purchased by AsTry Loan Services Corporation stood at 10,807 million yen at the end of the first quarter, down 1.1% compared to the end of the previous fiscal year. Investment by New Frontier Partners Co., Ltd., totaled 4,924 million yen (including investment through funds) at the end of the first quarter, up 6.4% compared to the end of the previous fiscal year.

As a result of the foregoing, at the end of the first quarter of the fiscal year under review the AIFUL Group had 2,192,339 million yen in loans outstanding, down 1.8% compared to the end of the previous fiscal year, 285,351 million yen in installment receivables, up 0.1% compared to the end of the previous fiscal year, and 151,736 million yen in customers' liabilities for acceptances and guarantees, down 1.3% compared to the end of the previous fiscal year. These amounts include 183,013 million yen in off-balance sheet loans due to securitization (comprised of 104,652 in loans outstanding and 78,360 million yen in installment receivables.)

Operating revenue of the AIFUL Group for the first quarter of the fiscal year under review increased by 0.8%, to 135,697 million yen, of which 121,407 million yen, or 89.5%, was accounted for by operating interest on loans, 7,219 million yen or 5.3% by revenue from credit card shopping and per-item credit, and 2,347 million yen or 1.7% by credit guarantee revenue.

Operating expenses for the AIFUL Group totaled 110,010 million yen, up 10.8% year-on-year. This amount can be broken down into 46,220 million yen (or 42.0%) for bad debt expenses, 6,582 million yen (or 6.0%) in expenses related to interest repayments, 5,582 million yen (or 5.1%) in advertising expenses, and 14,969 million yen (or 13.6%) in personnel expenses.

As a result of the foregoing, consolidated operating income for the first quarter of the fiscal year under review fell 27.4% to 25,687 million yen, ordinary income was down 28.0% to 25,938 million yen, and net income decreased 27.7% to 14,612 million yen.

AIFUL's non-consolidated operating income fell 27.3% to 19,852 million yen, ordinary income decreased 26.7% to 21,410 million yen, and net income fell 26.0% to 12,689 million yen.

4. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Shareholders' Equity	Shareholders' Equity Ratio (%)	Shareholders' Equity per Share (Yen)
1st quarter, FY2006	2,699,448	691,857	25.4	4,834.06
1st quarter, FY2005	2,617,471	634,278	24.2	4,479.15
Reference: FY2005	2,790,969	681,694	24.4	4,813.45

Note: Minority interests are deducted from shareholders' equity in computations of shareholders' equity ratio and shareholders' equity per share in the first quarter of the fiscal year under review.

Consolidated Cash Flows

(In millions of yen)

	Cash Flow from Operating Activities	Cash Flow from Investing Activities	Cash Flow from Financing Activities	Cash and Cash Equivalents at the End of the Period
1st quarter, FY2006	49,805	46,840	(76,430)	154,582
1st quarter, FY2005	(25,963)	3,371	25,564	111,928
Reference: FY2005	(25,944)	(60,019)	111,185	134,376

5. Qualitative Information on Changes in Consolidated Financial Position

A. Assets

Total assets on a consolidated basis at the end of the first quarter of the fiscal year under review declined by 91,520 million yen compared to the end of the previous fiscal year. This was mainly due to a 36,330 million yen decline in loans and a 49,936 million yen reduction in short term borrowing (repurchase agreements), and a decrease of 4,943 million yen in deferred hedge losses accompanying the adoption of a new accounting standard concerning the labeling of net assets.

Liabilities fell 94,719 million yen compared to the end of the previous fiscal year due to the redemption of 47,500 million yen in corporate bonds, the repayment of 29,680 million yen in borrowings, and a decline of 15,637 million yen in income taxes payable.

B. Cash Flows

Cash and cash equivalents (“funds”) stood at 154,582 million yen at the end of the first quarter of the fiscal year under review, up 20,205 million yen compared to the end of the previous consolidated fiscal year, as a result of the increase in funds due to factors including the decline in loans to customers and the reduction in short term loans exceeding the fall in funds due to factors such as the redemption of corporate bonds and repayment of borrowings in financing activities.

(1) Cash flow from operating activities

Although net income before taxes was 25,997 million yen in the first quarter of the fiscal year under review, net cash provided by operating activities rose 49,805 million yen, compared to a 25,963 million yen decline for the same period last year, due to the fall in loans and other operating receivables and the increase in reserves.

(2) Cash flow from investing activities

Cash provided by investing activities rose 46,840 million yen, compared to an increase of 3,371 million yen for the same period last year, due to such factors as the decrease in short term receivables (repurchase agreements)

(3) Cash flow from financing activities

Cash generated by financing activities fell by 76,430 million yen, compared to an increase of 25,564 million yen for the same period last year, due to factors such as the repayment of borrowings and the redemption of corporate bonds.

III. Consolidated Results Forecasts for FY2006 (April 1, 2006 – March 31, 2007): Qualitative Data Concerning Results Forecasts

Consolidated results in the first quarter of the fiscal year under review represent steady progress in line with the full-year forecasts previously announced on May 16, 2006 and there is no change to the full-year consolidated forecasts. The forecasts are based on the information available to management at the time they were made, and are estimates involving uncertain factors thought likely to have an effect on future results. Actual results can differ materially from these forecasts for a variety of reasons.

(Supplementary Data)

I. Summary of Consolidated Balance Sheet for the First Quarter, FY2006

(In millions of yen, %)

Category	End of current quarter (As of June 30, 2006)	End of same quarter last year (As of June 30, 2005)	Change		Reference: FY2005 (As of Mar. 31, 2006)	
	Amount	Amount	Amount	%	Amount	
(Assets)						
I.	Current assets					
	Cash and cash equivalents	154,659	112,513	42,145	37.5	134,454
	Loans	2,087,687	2,016,938	70,749	3.5	2,124,017
	Installment receivables	206,990	215,287	(8,296)	(3.9)	209,581
	Credit guarantee installment receivables		144,131	(144,131)	(100.0)	
	Customers' liabilities for acceptances and guarantees	151,736		151,736		153,766
	Deferred tax assets	30,769	28,510	2,259	7.9	32,262
	Other	74,469	78,859	(4,390)	(5.6)	125,894
	Allowance for bad debts	(150,205)	(139,075)	(11,129)	8.0	(146,961)
	Total current assets	2,556,107	2,457,165	98,941	4.0	2,633,014
II.	Fixed assets					
	Tangible fixed assets	52,709	48,293	4,415	9.1	53,676
	Intangible fixed assets	30,330	30,446	(116)	(0.4)	30,965
	Goodwill	8,838		8,838		
	Consolidation adjustment account		10,573	(10,573)	(100.0)	9,272
	Other	21,491	19,873	1,618	8.1	21,692
	Investment and other fixed assets	59,681	80,907	(21,226)	(26.2)	72,567
	Claims in bankruptcy	33,052	30,400	2,651	8.7	33,031
	Deferred tax assets	3,919	3,732	187	5.0	2,904
	Other	47,210	69,350	(22,140)	(31.9)	61,385
	Allowance for bad debts	(24,501)	(22,576)	(1,924)	(8.5)	(24,753)
	Total fixed assets	142,720	159,647	(16,927)	(10.6)	157,209
III.	Deferred assets	621	658	(37)	(5.6)	744
	Total assets	2,699,448	2,617,471	81,977	3.1	2,790,969
(Liabilities)						
I.	Current liabilities					
	Credit guarantees payable		144,131	(144,131)	(100.0)	
	Acceptances and guarantees	151,736		151,736		153,766
	Short-term debts	101,730	100,225	1,505	1.5	113,200
	Current portion of bonds	64,500	117,500	(53,000)	(45.1)	82,000
	Current portion of long-term debts	400,176	456,758	(56,581)	(12.4)	434,325
	Reserve for accrued bonuses	2,279	2,199	79	3.6	4,153
	Reserve for losses on interest repayments	21,817		21,817		21,074
	Gains on deferred installments	11,725	15,681	(3,955)	(25.2)	14,021
	Other	117,703	114,958	2,744	2.4	124,676
	Total current liabilities	871,668	951,454	(79,785)	(8.4)	947,218
II.	Long-term liabilities					
	Bonds	398,500	357,390	41,110	11.5	428,500
	Long-term debts	725,659	646,621	79,037	12.2	709,721
	Allowance for retirement benefits for employees		698	(698)	(100.0)	
	Allowance for retirement benefits for directors	1,249	1,424	(174)	(12.3)	1,328
	Other	10,513	19,949	(9,435)	(47.3)	15,543
	Total long-term liabilities	1,135,922	1,026,083	109,839	10.7	1,155,092
	Total liabilities	2,007,591	1,977,537	30,053	1.5	2,102,310

Category		End of current quarter (As of June 30, 2006)	End of same quarter last year (As of June 30, 2005)	Change		Reference: FY2005 (As of Mar. 31, 2006)
		Amount	Amount	Amount	%	Amount
(Minority interests)						
Minority interests			5,655	(5,655)	(100.0)	6,964
(Shareholders' equity)						
I.	Common stock		83,317	(83,317)	(100.0)	83,317
II.	Capital surplus		104,125	(104,125)	(100.0)	104,125
III.	Retained earnings		444,855	(444,855)	(100.0)	486,214
IV.	Differences in evaluation of other marketable securities		5,057	(5,057)	(100.0)	11,001
V.	Treasury stock		(3,077)	3,077	(100.0)	(2,964)
Total shareholders' equity			634,278	(634,278)	(100.0)	681,694
Total Liabilities, minority interests and shareholders' equity			2,617,471	(2,617,471)	(100.0)	2,790,969
(Net assets)						
I.	Shareholders' equity					
	Common stock	83,317		83,317		
	Capital surplus	104,125		104,125		
	Retained earnings	496,578		496,578		
	Treasury stock	(2,966)		(2,966)		
	Total shareholders' equity	681,055		681,055		
II.	Valuation and translation adjustments					
	Differences in evaluation of other marketable securities	8,843		8,843		
	Deferred hedge losses	(5,286)		(5,286)		
	Total valuation and translation adjustments	3,556		3,556		
III.	Minority interests	7,246		7,246		
Total net assets		691,857		691,857		
Total liabilities and net assets		2,699,448	-	2,699,448	-	-

II. Summary of Consolidated Income Statement for the First Quarter, FY2006

(In millions of yen, %)

Category		Current quarter (Apr. 1 to June 30, 2006)	Same quarter last year (Apr. 1 to June 30, 2005)	Change		Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)
		Amount	Amount	Amount	%	Amount
I.	Operating revenue	135,697	134,675	1,022	0.8	549,547
	Interest on loans to customers	121,407	120,680	727	0.6	491,357
	Credit card revenue	3,256	2,338	917	39.2	11,275
	Per-item credit revenue	3,963	4,575	(612)	(13.4)	17,675
	Credit guarantee revenue	2,347	2,027	319	15.8	8,667
	Other	4,723	5,053	(330)	(6.5)	20,571
II.	Operating expenses	110,010	99,289	10,721	10.8	424,431
	Financial expenses	9,203	9,485	(282)	(3.0)	37,762
	Cost of sales	72	39	32	82.3	173
	Operating expenses - other	100,734	89,763	10,970	12.2	386,495
	Operating income	25,687	35,385	(9,698)	(27.4)	125,116
III.	Non-operating income	309	655	(345)	(52.8)	2,007
IV.	Non-operating expenses	58	23	34	151.1	159
	Ordinary income	25,938	36,018	(10,079)	(28.0)	126,964
V.	Extraordinary income	376	141	234	165.4	803
VI.	Extraordinary losses	317	941	(624)	(66.3)	14,994
	Net income for the quarter before taxes	25,997	35,218	(9,220)	(26.2)	112,773
	Tax expenses	11,109	14,743	(3,633)	(24.6)	45,374
	Gain on minority interests	274	269	5	2.0	1,571
	Net income for the quarter	14,612	20,205	(5,592)	(27.7)	65,827

III. Summary of Consolidated Statements of Changes in Shareholders' Equity for the First Quarter, FY2006 (April 1 – June 30, 2006)

(In millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at March 31, 2006	83,317	104,125	486,214	(2,964)	670,692
Change during current quarter					
Distribution of surplus			(4,248)		(4,248)
Net income for the quarter			14,612		14,612
Acquisition of treasury stock				(1)	(1)
Total change during current quarter			10,364	(1)	10,362
Balance at June 30, 2006	83,317	104,125	496,578	(2,966)	681,055

	Valuation and translation adjustments			Minority interests	Total net assets
	Differences in evaluation of other marketable securities	Deferred hedge losses	Total valuation and translation adjustments		
Balance at March 31, 2006	11,001	–	11,001	–	681,694
Change during current quarter					
Distribution of surplus	–	–	–	–	(4,248)
Net income for the quarter	–	–	–	–	14,612
Acquisition of treasury stock	–	–	–	–	(1)
Net change for the quarter in items other than shareholders' equity	(2,158)	(5,286)	(7,445)	7,246	(198)
Total change during current quarter	(2,158)	(5,286)	(7,445)	7,246	(10,163)
Balance at June 30, 2006	8,843	(5,286)	3,556	7,246	691,857

IV. Summary of Consolidated Cash Flow Statement for the First Quarter, FY2006

(In millions of yen)

Category	Current quarter (Apr. 1 to June 30, 2006)	Same quarter last year (Apr. 1 to June 30, 2005)	Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)
	Amount	Amount	Amount
I. Cash flow from operating activities			
Net income for the quarter before taxes	25,997	35,218	112,773
Depreciation expenses	3,235	2,540	11,836
Increase (decrease) in allowance for bad debts	2,991	2,168	11,561
Increase (decrease) in reserve for losses on interest repayments	743		21,074
Decrease (increase) in loans to customers	36,330	(21,316)	(121,000)
Decrease (increase) in installment receivables	2,590	(22,885)	(17,178)
Other	2,730	1,697	(1,246)
Subtotal	74,618	(2,576)	17,819
Payments for corporate and other taxes	(24,947)	(23,557)	(44,078)
Other	134	170	314
Cash flow from operating activities	49,805	(25,963)	(25,944)
II. Cash flow from investing activities			
Decrease (increase) in short-term receivables	49,936	5,017	(44,940)
Other	(3,096)	(1,646)	(15,078)
Cash flow from investing activities	46,840	3,371	(60,019)
III. Cash flow from financing activities			
Increase in short-term debts	262,590	254,730	989,210
Repayment of short-term debts	(274,060)	(226,200)	(947,705)
Increase in long-term debts	118,614	90,385	514,473
Repayments of long-term debts	(136,824)	(109,879)	(493,654)
Increase (decrease) in corporate bonds	(47,500)	(4,125)	30,859
Other	749	20,653	18,002
Cash flow from financing activities	(76,430)	25,564	111,185

(In millions of yen)

Category		Current quarter (Apr. 1 to June 30, 2006)	Same quarter last year (Apr. 1 to June 30, 2005)	Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)
		Amount	Amount	Amount
IV.	Effect of exchange rate changes on cash and cash equivalents	(9)	(9)	16
V.	Increase (decrease) in cash and cash equivalents	20,205	2,962	25,238
VI.	Balance of cash and cash equivalents at the beginning of period	134,376	108,965	108,965
VII.	Increase in cash and cash equivalents from new consolidations			173
VIII.	Balance of cash and cash equivalents at the end of period	154,582	111,928	134,376

V. Results of Operations (Consolidated) for the First Quarter, FY2006

1. Operating Revenue

(In millions of yen, %)

Item		Current quarter (Apr. 1 to June 30, 2006)		Same quarter last year (Apr. 1 to June 30, 2005)		Reference: FY2005 (Apr. 1, 2005 to Mar. 31, 2006)	
		Amount	%	Amount	%	Amount	%
Interest on loans to customers		121,407	89.5	120,680	89.6	491,357	89.4
	Unsecured loans	100,046	73.7	99,832	74.1	405,308	73.8
	Secured loans	13,083	9.7	14,138	10.5	56,144	10.2
	Small business loans	8,278	6.1	6,709	5.0	29,904	5.4
Credit card revenue		3,256	2.4	2,338	1.7	11,275	2.1
Per-item credit revenue		3,963	2.9	4,575	3.4	17,675	3.2
Credit guarantee revenue		2,347	1.7	2,027	1.5	8,667	1.6
Financial revenue - other		10	0.0	8	0.0	35	0.0
	Interest on deposits	0	0.0	0	0.0	2	0.0
	Interest on marketable securities	0	0.0	0	0.0	0	0.0
	Interest on loans					0	0.0
	Other	10	0.0	8	0.0	33	0.0
Operating revenue - other		4,712	3.5	5,044	3.8	20,535	3.7
	Revenue from operational investment securities	298	0.2	92	0.1	436	0.0
	Collection of bad debts	1,285	1.0	2,298	1.7	8,535	1.6
	Other	3,128	2.3	2,653	2.0	11,563	2.1
Total		135,697	100.0	134,675	100.0	549,547	100.0

Note: "Other" included in other operating revenue includes collection of purchased claims and card membership fees.

2. Other Operating Indicators

Item	End of current quarter (As of June 30, 2006)	End of same quarter last year (As of June 30, 2005)	Reference: FY2005 (As of Mar. 31, 2006)
Total amount of loans outstanding (millions of yen)	2,192,339	2,124,180	2,232,417
Unsecured loans	1,683,375	1,641,407	1,709,184
Secured loans	340,972	351,707	357,025
Small business loans	167,991	131,065	166,208
Number of customer accounts	3,842,489	3,815,971	3,898,954
Unsecured loans	3,642,866	3,632,510	3,695,792
Secured loans	100,421	100,711	104,656
Small business loans	99,202	82,750	98,506
Number of branches	2,717	2,369	2,722
Staffed branches	838	891	873
Unstaffed branches	1,879	1,478	1,849
Number of automatic loan-contracting machines	2,242	2,169	2,249
Number of loan application processing machines	311	44	310
Number of ATMs	162,904	150,330	159,083
Company-owned	2,368	2,290	2,361
Partner-owned	160,536	148,040	156,722
Number of employees	7,068	6,848	6,675

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

claims in bankruptcy. Furthermore, off-balance sheet operating loans from the securitization of receivables (104,652 million yen at the end of the current quarter, 107,242 million yen at the end of same quarter last year and 108,400 million yen at the end of the previous consolidated fiscal year) have been included.