

# Financial Highlights

AIFUL CORPORATION and Consolidated Subsidiaries  
Years Ended March 31, 2009, 2008 and 2007

**Total income**  
**¥316,542 million**

**Net income**  
**¥4,247 million**

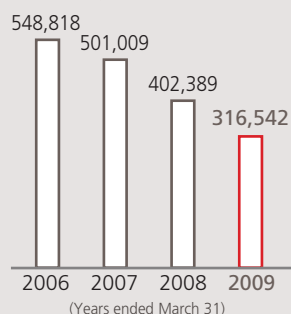
**Total equity**  
**¥393,334 million**

	Millions of Yen			Percentage Change	Thousands of U.S. Dollars
	2009	2008	2007	2009/2008	2009
<b>For the Year:</b>					
Total income	¥316,542	¥402,389	¥501,009	(21.3)%	\$3,230,020
Total expenses	308,826	371,491	873,272	(16.9)	3,151,286
Credit costs	99,273	155,930	447,375	(36.3)	1,012,990
Income (loss) before income taxes and minority interests	7,716	30,898	(372,263)	(75.0)	78,735
Net income (loss)	4,247	27,434	(411,251)	(84.5)	43,337
<b>At Year-End:</b>					
Loans	¥1,290,354	¥1,598,706	¥1,912,689	(19.3)%	\$13,166,878
Installment accounts receivable	142,017	148,490	174,923	(4.4)	1,449,153
Bad debts	322,058	343,768	328,046	(6.3)	3,286,306
Total assets	1,644,744	2,041,128	2,214,559	(19.4)	16,783,102
Allowance for bad debts	237,820	330,415	407,573	(28.0)	2,426,735
Long-term debt, including current portion thereof	805,651	1,190,159	1,438,892	(32.3)	8,220,929
Total equity	393,334	324,521	257,145	21.2	4,013,612
Number of shares issued	238,685,568	167,475,000	142,035,000	42.5	—
<b>Per Share Data (Yen/U.S. Dollars):</b>					
Basic net income (loss)	¥ 24.77	¥ 190.77	¥(2,903.85)	(87.0)%	\$ 0.25
Diluted net income	—	186.86	—	—	—
Total equity	1,626.89	1,909.46	1,777.44	(14.8)	16.60
Cash dividends	15.00	40.00	60.00	(62.5)	0.15
<b>Ratios (%):</b>					
Equity ratio	23.6	15.6	11.4	8.0 pts	—
ROE	1.2	9.6	(88.1)	(8.4) pts	—
ROA	0.2	1.3	(16.4)	(1.1) pts	—

Notes: 1. The U.S. dollar amounts have been translated, for convenience only, at ¥98 = \$1, the approximate rate of exchange at March 31, 2009.

2. Figures in the financial section are based on audited English-language statements. Figures in the Message from President and CEO Yoshitaka Fukuda and the feature section are based on Japanese financial statements. Due to certain reclassifications, some figures and items do not match.

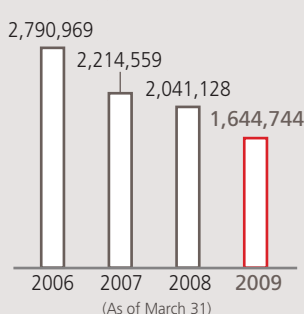
**Total Income**  
(Millions of yen)



**Net Income (Loss)**  
(Millions of yen)



**Total Assets**  
(Millions of yen)



**Total Equity**  
(Millions of yen)

