



(Translation for reference only)

August 11, 2011

Consolidated Business Results (Under Japanese GAAP) For the First Quarter of Fiscal year ending March 31, 2012

Company name: AIFUL Corporation
 Stock Listing: Tokyo Stock Exchange
 Stock Code: 8515
 URL: <http://aiful.jp>
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 Scheduled date of commencement of dividend payments : —
 Scheduled date of submission of financial report: August 15, 2011
 Supplementary materials for the Quarterly Financial results: Yes
 Quarterly earnings release conference: None

I. Consolidated Business Results for the First Quarter of Fiscal Year 2011 (April 1, 2011 – June 30, 2011)

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 2011	30,651	(28.5)%	3,771	10.4%	3,486	18.3%	2,195	3.2%
1st quarter of FY 2010	42,846	(33.5)%	3,414	(7.2)%	2,947	(25.4)%	2,127	(56.9)%

Reference: Comprehensive income: 1st quarter of FY2011: 3,386 million yen (128.7%)
 1st quarter of FY2010: 1,480 million yen (- %)

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
1st quarter of FY 2011	9.21	—
1st quarter of FY 2010	8.93	—

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
1st quarter of FY2011	795,020	66,997	8.1
FY2010	858,017	63,604	7.1

Reference: Shareholders' equity for: 1st quarter of FY2011: 64,210 million yen
 End of FY2010: 60,823 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
FY2010	—	0.00	—	0.00	0.00
FY2011	—	—	—	—	—
FY2011 (Forecast)	—	0.00	—	0.00	0.00

Note: Revisions to quarterly dividend forecasts: None

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

Following the recent Great East Japan Earthquake, the future of the Japanese economy is characterized by increased uncertainty. Recognizing the difficulty in ascertaining a reasonable estimate of the impact of the earthquake on local employment and economic conditions, the level of personal consumption decline and cutbacks in corporate-sector production due to insufficient supplies of electricity as well as any resultant effects on the Group's result, the AIFUL Group is not currently in a position to determine consolidated forecasts for fiscal 2011, the fiscal year ending March 31, 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: None
 - (b) Changes in accounting policies other than those in (a): None
 - (c) Changes in accounting estimates: None
 - (d) Restatements: None
- (4) Number of shares issued (Common stock)

(a) Number of shares issued (including treasury stock)	FY2011 1Q	238,685,568 shares	FY2010	238,685,568 shares
(b) Number of treasury stock	FY2011 1Q	457,178 shares	FY2010	457,178 shares
(c) Average number of shares	FY2011 1Q	238,228,390 shares	FY2010 1Q	238,228,510 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, 2011 to June 30, 2011), the Japanese economy grappled with the impact of the Great East Japan Earthquake on local employment and economic conditions as well as stagnant consumer spending. Corporate production was reduced on concerns about electricity supply and shortfalls in the availability of goods and materials. All of these factors combine to create lingering uncertainty in the outlook for the Japanese economy.

Turning to the consumer finance industry in Japan, the operating environment continues to be severe due to a contracting market scale, notwithstanding ongoing demand for funds. Adverse factors include the effects of restrictions on total lending limits following full enforcement of the Money Lending Business Act on June 18, 2010, as well as the effects of reductions in maximum interest rates pursuant to the Act Regulating the Receipt of Contributions, and increasing demand for interest repayment associated with the corporate reorganization procedures of a major consumer finance company.

In these circumstances, the AIFUL Group is working diligently to build a high quality loan portfolio and improve its financial standing and profitability. Aiming to steadily execute its Business Revitalization Plan, approved on December 24, 2009, utilizing consensual business revitalization alternative dispute resolution (the “ADR process”), the Group is endeavoring to slash operating overheads and improve operating efficiency through cost structural reforms. For instance, the AIFUL Group decided to close the Eastern Japan Contact Center (Tama City, Tokyo), which was the Groups’ debt management and collection department, in June 2011 and to amalgamate it into the Western Japan Contact Center (Kusatsu City, Shiga Prefecture). The television commercial campaign which had been temporarily suspended was recommenced in June 2011.

Moreover, and as outlined in the Company’s press release, “Notice Regarding the AIFUL Group’s Reorganization (Subsidiary Spinoff and Merger),” issued on April 28, 2011, the Group took steps to consolidate its organization and business as much as possible effective July 1, 2011. These efforts are based on the Group’s basic policy on reorganization, which is consistent with its Business Revitalization Plan, and took into consideration each element of its rightsizing plan. The objective in reorganizing the Group is also to channel management resources toward core businesses.

(Overview of the Group Reorganization)

Life’s credit sales (credit card and installment sales finance) business as well as the previously acquired credit guarantee and insurance businesses are transferred to Life Card Co., Ltd. (“New Life”), a wholly owned Life subsidiary established in July 2010 by way of corporate spinoff and merger. In addition, Life, following its aforementioned corporate spinoff and merger, City’s Corporation (“City’s”), which engages in small business loan operations, City Green Corporation, the holding company for City’s and Marutoh KK, a real estate business, (all four companies recognized as the absorbed companies) were integrated with AIFUL as the surviving company by the way of merger.

Following the implementation of this Group reorganization, the Group consolidated its consumer finance business under the AIFUL brand and the credit sales and credit card business under the Life brand. In this manner, steps will be taken to develop each of these businesses by leveraging their brand recognition value to full advantage. In addition, AIFUL will work tirelessly to improve business efficiencies across the entire Group through such measures as the consolidation of head office operations and back office divisions as well as integration of the credit management and debt collection divisions.

(Overview of the Results)

The AIFUL Group’s consolidated operating revenue for the first quarter of fiscal year 2011 fell 28.5% compared with corresponding period of the previous fiscal year to 30,651 million yen. The principal components and their movements were interest on loans, which contracted 33.0% year on year to 20,954 million yen, revenue from the credit card business, which declined 20.4% to 2,802 million yen and revenue from the credit guarantee business, which decreased 20.5% to 1,247 million yen. Also, the collection of purchased receivables declined 18.6% to 954 million yen and the recovery of loans previously charged off edged up 10.0% to 2,991 million yen.

Operating expenses fell 31.8% compared with corresponding period of previous fiscal year to 26,879 million yen. After accounting a provision for doubtful accounts of 10,267 million yen, down 34.5% year on year, general administrative expenses including personnel expenses fell 20.2% year on year to 13,182 million yen which was primarily attributable to successful efforts to reform the Group’s cost structure as a part of the Group’s management rationalization strategy.

As a result, the AIFUL Group’s consolidated operating income for the first quarter of fiscal year 2011 was 3,771 million yen and ordinary income amounted to 3,486 million yen, while net income totaled 2,195 million yen.

(2) Qualitative Information on Consolidated Financial Position

Total assets as of June 30, 2011 on a consolidated basis declined 62,996 million yen, or 7.3%, compared to the end of the previous fiscal year to 795,020 million yen at the end of first quarter. This was primarily due to 45,278 million yen decline in loans outstanding due to stricter lending criteria.

Total liabilities stood at 728,022 million yen, a decrease of 66,390 million yen, or 8.4%, 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 34,689 million yen and the application of allowance for losses on interest repayments for a decrease of 24,752 million yen.

Net assets edged up 3,393 million yen, or 5.3%, compared with the end of the previous fiscal year to 66,997 million yen. This was largely attributable to the posting of net income.

(Cash Flows)

Cash and cash equivalents (“funds”) decline 19,830 million yen, or 14.2%, compared to the end of corresponding period of the previous fiscal year to 120,140 million yen.

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 12,922 million yen, a decrease of 71.9% 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 and installment receivable 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 2,307 million yen, a decrease of 43.9% compared with corresponding period of previous fiscal year. This was mainly attributable to proceeds provided by sales of investment securities.

(Cash flow from financing activities)

Net cash used for financing activities amounted to 35,053 million yen, down 34.6% year-on-year, due to the repayment of borrowings and the redemption of bonds.

(3) Qualitative Information on Consolidated Earnings Forecasts (Forecast for operations in fiscal 2011)

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.

Following the recent Great East Japan Earthquake, the future of the Japanese economy is characterized by uncertainty. Recognizing the difficulty in ascertaining a reasonable estimate of the impact of the earthquake on local employment and economic conditions, the level of personal consumption decline and cutbacks in corporate-sector production due to insufficient supplies of electricity as well as any resultant effects on the Group’s result, the AIFUL Group is not currently in a position to determine consolidated forecasts for fiscal 2011, the fiscal year ending March 31, 2012. In the event, during the fiscal 2011, 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 : None

(2) Additional Information:

For accounting changes and corrections of prior period errors which are made after the beginning of the first quarter of the consolidated fiscal year ending March 31, 2012, “Accounting Standard for Accounting Changes and Error Corrections” (Accounting Standards Board of Japan (ASBJ) Statement No.24, issued on December 4, 2009) and “Guidance on Accounting Standard for Accounting Changes and Error Corrections” (ASBJ Guidance No. 24, issued on December 4, 2009) have been applied.

3. Important Events Affecting Premise of Going Concern

The AIFUL Group has traditionally raised short-term and long-term funds through various 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 due to 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 environment. Accordingly, there have been concerns that the AIFUL Group may have difficulty in raising sufficient new funds to sustain its business. As a result, 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.

In order 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 an 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.

On the first quarter of fiscal year ending March 31, 2012, the AIFUL Group undertook its repayment of ¥19,789 million to creditors on June 10, 2011 in accordance with its Business Revitalization Plan.

By implementing concrete measures stipulated under the Business Revitalization Plan, the AIFUL Group considers that there is no substantial uncertainty about its ability to continue as a going concern.

4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets for the First Quarter of Fiscal 2011

	(In millions of yen)	
	Prior fiscal year (condensed) (As of March 31, 2011)	Current First Quarter (As of June 30, 2011)
Assets		
Current assets		
Cash and deposits	139,976	120,145
Operating Loans	594,527	549,248
Installment receivables	77,335	80,005
Operational investment securities	724	723
Customers' liabilities for acceptances and guarantees	82,133	78,219
Other operating receivables	10,690	10,687
Purchased receivables	4,211	3,801
Other	33,402	32,577
Allowance for investment loss	(65)	(65)
Allowance for doubtful accounts	(160,191)	(150,122)
Total current assets	782,744	725,221
Fixed assets		
Tangible fixed assets	22,566	21,928
Intangible fixed assets	11,752	10,600
Investments and other fixed assets	40,893	37,220
Total fixed assets	75,212	69,749
Deferred assets	60	49
Total assets	858,017	795,020
Liabilities		
Current liabilities		
Notes & accounts payable trade	8,081	8,428
Acceptances and guarantees	82,133	78,219
Short-term borrowings	42,580	41,990
Current portion of bonds	91,900	92,400
Current portion of long-term debt	40,738	39,646
Income taxes payable	411	226
Reserves	3,447	2,614
Other	24,679	22,426
Total current liabilities	293,972	285,952
Long-term liabilities		
Bonds	54,500	45,000
Long-term debts	262,702	238,694
Allowance for losses on interest repayments	178,769	154,017
Negative goodwill	653	598
Other	3,814	3,759
Total long-term liabilities	500,440	442,070
Total liabilities	794,412	728,022

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2011)	Current First Quarter (As of June 30, 2011)
Net Assets		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,133	164,133
Retained earnings	(242,211)	(240,016)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	62,136	64,331
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	(1,312)	(121)
Total accumulated other comprehensive income	(1,312)	(121)
Subscription rights to shares	23	30
Minority interests	2,757	2,757
Total net assets	63,604	66,997
Total net assets and liabilities	858,017	795,020

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

i. Quarterly Consolidated Statements of Income for the First Quarter of Fiscal 2011

(In millions of yen)

	Prior First Quarter (Apr. 1 to June 30, 2010)	Current First Quarter (Apr. 1 to June 30, 2011)
Operating revenue		
Interest on loans to customers	31,289	20,954
Revenue from Credit card business	3,519	2,802
Revenue from Installment sales finance business	258	114
Revenue from Credit guarantee	1,569	1,247
Other financial revenue	12	1
Other operating revenue	6,196	5,530
Total operating revenue	42,846	30,651
Operating expenses		
Financial expenses	3,325	2,650
Cost of sales	898	780
Other operating expenses	35,206	23,449
Total operating expenses	39,431	26,879
Operating income	3,414	3,771
Non-operating income		
Dividends income	83	87
Amortization of negative goodwill	54	54
Other	122	101
Total non-operating income	260	243
Non-operating expenses		
Foreign exchange losses	706	441
Other	20	87
Total non-operating expenses	727	529
Ordinary income	2,947	3,486
Extraordinary income		
Gain on sales of fixed assets	120	186
Gain on sales of investment securities	463	52
Other	195	2
Total extraordinary income	779	242
Extraordinary losses		
Loss on valuation of investment securities	—	1,413
Loss on adjustment for changes of accounting standard for asset retirement obligations	1,277	—
Other	311	104
Total extraordinary losses	1,589	1,517
Income before taxes	2,137	2,210
Income taxes-current	39	18
Income taxes-deferred	(61)	(2)
Total taxes	(22)	15
Income before minority interests	2,159	2,195
Minority interests in income	32	0
Net income	2,127	2,195

ii. Quarterly Consolidated Statements of Comprehensive Income for the First Quarter of Fiscal 2011

(In millions of yen)

	Prior First Quarter (Apr 1 to Jun 30, 2010)	Current First Quarter (Apr 1 to Jun 30, 2011)
Income before minority interests	2,159	2,195
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	(678)	1,191
Total other comprehensive income	(678)	1,191
Comprehensive income	1,480	3,386
Comprehensive income attributable to		
Owners of the parent	1,449	3,386
Minority interests	30	(0)

(3) Quarterly Consolidated Statements of Cash Flows for the First Quarter of Fiscal 2011

(In millions of yen)

	Prior First Quarter (Apr. 1 to June 30, 2010)	Current First Quarter (Apr. 1 to June 30, 2011)
Cash flow from operating activities		
Income before taxes	2,137	2,210
Depreciation and amortization	2,017	1,706
Loss on adjustment for changes of accounting standard for asset retirement obligations	1,277	—
Amortization of negative goodwill	(54)	(54)
Increase (decrease) in allowance for investment loss	261	34
Increase (decrease) in allowance for doubtful accounts	(12,767)	(10,904)
Increase (decrease) in allowance for bonus	(622)	(540)
Increase (decrease) in allowance for credit card point redemption	(98)	(196)
Increase (decrease) in allowance for losses on interest repayments	(20,906)	(24,752)
Increase (decrease) in allowance for business structure improvement	(302)	(48)
Interest and dividends income	(85)	(88)
Loss (gain) on sales of investment securities	(463)	21
Loss (gain) on valuation of investment securities	—	1,413
Decrease (increase) in loans to customers	66,896	45,278
Decrease (increase) in installment receivables	17,432	(2,669)
Decrease (increase) in other operating receivables	823	412
Decrease (increase) in claims in bankruptcy	2,010	1,642
Decrease (increase) in operating guarantee deposits	667	411
Decrease (increase) in other current assets	230	830
Increase (decrease) in other current liabilities	(12,115)	(1,737)
Increase (decrease) due to other operating activities	(179)	(52)
Subtotal	46,158	12,917
Interest and dividends income	85	88
Income taxes paid	(317)	(83)
Cash flow from operating activities	45,926	12,922
Cash flow from investing activities		
Purchase of tangible fixed assets	(150)	(53)
Proceeds from sales of tangible fixed assets	874	376
Purchase of intangible fixed assets	(379)	(59)
Proceeds from sales of investment securities	772	1,936
Other	487	108
Cash flow from investing activities	1,603	2,307
Cash flow from financing activities		
Proceeds from short-term borrowings	25,080	14,990
Repayment of short-term borrowings	(34,040)	(15,580)
Repayments of long-term debts	(13,300)	(25,099)
Redemption of bonds	(31,310)	(9,347)
Repayment of finance lease	(16)	(16)
Other	(14)	—
Cash flow from financing activities	(53,601)	(35,053)
Effect of exchange rate changes on cash and cash equivalents	(19)	(7)
Increase (decrease) in cash and cash equivalents	(6,090)	(19,830)
Balance of cash and cash equivalents at the beginning of period	128,748	139,971
Balance of cash and cash equivalents at the end of period	122,658	120,140

(4) Notes on premise of going concern

Current first quarter (April 1, 2011 to June 30, 2011): None

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

Current first quarter (April 1, 2011 to June 30, 2011): None

(6) Important Subsequent Events

Current first quarter (April 1, 2011 to June 30, 2011)

(Spinoff of subsidiary and merger with subsidiaries)

The AIFUL Group set an effective date of July 1, 2011 for Life Card Co., Ltd. to acquire part of the business of LIFE Co., Ltd, the Group's consolidated subsidiary, by way of spinoff and merger, and for AIFUL to integrate four consolidated subsidiaries comprising LIFE, following its corporate spinoff, City's Corporation, City Green Corporation and Marutoh KK by way of merger with AIFUL as the surviving company.

As a result of the merger, amortization of negative goodwill of 1,114 million yen will be posted as extraordinary profit during the second quarter of the consolidated fiscal year ending March 2012.

(Repurchase of subject loans under the Business Revitalization Plan)

On July 25, 2011, the AIFUL Group conducted a repurchase of loans with AIFUL as the debtor after the tender period between June 10, 2011 and July 11, 2011 under the Business Revitalization Plan. A summary of the repurchase is as follows:

1) Repurchase execution date

July 25, 2011

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

2) Outstanding principal of repurchased loans

4,231 million yen

3) Repurchase price of repurchased loans

1,329 million yen

4) Profits from the repurchase of loans

2,902 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 2012.

5. Supplementary Information

(1) Consolidated Operating Results Operating Revenue

Period Item		Prior first quarter (Apr 1, 2010 to Jun 1, 2010)		Current first quarter (Apr 1, 2011 to Jun 1, 2011)		Prior fiscal year (Apr 1, 2010 to Mar 1, 2011)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	21,470	50.1	14,250	46.5	74,020	51.0
	Unsecured loans	17,531	40.9	11,321	36.9	60,194	41.5
	Secured loans	3,595	8.4	2,529	8.3	12,511	8.6
	Small business loans	342	0.8	398	1.3	1,314	0.9
	Revenue from installment sales finance business	40	0.1	42	0.1	166	0.1
	Revenue from credit guarantee	906	2.1	740	2.4	3,349	2.3
	Other financial revenue	0	0.0	0	0.0	31	0.0
	Other operating revenue	2,205	5.2	2,279	7.5	8,636	6.0
	Recovery of loans previously charged off	2,184	5.1	2,106	6.9	8,370	5.8
	Other	20	0.1	173	0.6	266	0.2
Subtotal	24,621	57.5	17,313	56.5	86,203	59.4	
LIFE Co., Ltd.	Interest on loans to customers	7,050	16.5	4,435	14.5	19,441	13.4
	Unsecured loans	7,021	16.4	4,424	14.5	19,324	13.3
	Secured loans	28	0.1	10	0.0	116	0.1
	Revenue from credit card business	3,519	8.2	2,802	9.1	12,328	8.5
	Revenue from installment sales finance business	218	0.5	72	0.2	526	0.4
	Revenue from credit guarantee	663	1.5	507	1.7	2,409	1.7
	Other financial revenue	12	0.0	0	0.0	41	0.0
	Other operating revenue	2,614	6.1	2,260	7.3	9,285	6.4
	Recovery of loans previously charged off	1,123	2.6	873	2.8	4,203	2.9
	Other	1,490	3.5	1,387	4.5	5,081	3.5
Subtotal	14,078	32.8	10,079	32.8	44,032	30.4	
OTHER	Interest on loans to customers	2,769	6.5	2,268	7.4	10,323	7.1
	Unsecured loans	6	0.0	3	0.0	24	0.0
	Secured loans	355	0.9	314	1.0	1,347	0.9
	Small business loans	2,406	5.6	1,950	6.4	8,950	6.2
	Other financial revenue	0	0.0	0	0.0	1	0.0
	Other operating revenue	1,376	3.2	990	3.3	4,400	3.1
	Revenue from operational investment securities	34	0.1	7	0.0	50	0.0
	Collection of purchased receivables	1,171	2.7	954	3.1	3,751	2.6
	Recovery of loans previously charged off	17	0.0	12	0.1	57	0.1
	Other	153	0.4	16	0.1	541	0.4
Subtotal	4,145	9.7	3,258	10.7	14,725	10.2	
Total		42,846	100.0	30,651	100.0	144,961	100.0

Note 1 Segment classifications are consistent with segment information classifications

Note 2 Included in the "Other" category of "Other operating revenue" for LIFE Co., Ltd. are card membership revenue and related items

Note 3 The aforementioned amounts are exclusive of consumption and related taxes

Other Operating Indicator

Item	Period	Prior First Quarter (As of June 30, 2010)	Current First Quarter (As of June 30, 2011)	Reference: Prior Fiscal Year (As of Mar. 31, 2011)
Total amount of loans outstanding (millions of yen)		784,680	549,248	594,527
Unsecured loans		576,974	388,484	425,400
Secured loans		128,906	93,827	99,649
Small business loans		78,799	66,936	69,477
Number of customer accounts		1,845,431	1,396,257	1,515,011
Unsecured loans		1,751,384	1,316,652	1,432,422
Secured loans		43,489	34,078	36,053
Small business loans		50,558	45,527	46,536
Number of branches		669	629	631
Staffed branches		32	30	30
Unstaffed branches		637	599	601
Number of automatic loan-contracting machines		669	630	632
Number of ATMs		164,730	148,604	167,235
Company-owned		670	627	633
Partner-owned		164,060	147,977	166,602
Number of employees		2,179	2,011	2,073

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 of 15,649 million yen from the securitization of receivables have been included in the first quarter of the previous fiscal year.