



(Translation for reference only)

November 10, 2011

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

Company name: AIFUL Corporation  
 Stock Listing: Tokyo Stock Exchange  
 Stock Code: 8515  
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 Scheduled date of commencement of dividend payments : —  
 Scheduled date of submission of financial report: November 14, 2011  
 Supplementary materials for the Quarterly Financial results: Yes  
 Quarterly earnings release conference: Yes

### I. Consolidated Business Results for the First Half of Fiscal Year 2011 (April 1, 2011 – September 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	
Six months ended Sep 30, 2011	59,102	(27.1)%	9,416	81.0%	8,554	107.1%	11,148	227.8 %
Six months ended Sep 30, 2010	81,043	(33.5)	5,203	-	4,131	-	3,400	-

Reference: Comprehensive income: Six months ended Sep 30, 2011: 12,448 million yen (471.3 %)  
 Six months ended Sep 30, 2010: 2,179 million yen (- %)

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
Six months ended Sep 30, 2011	46.57	—
Six months ended Sep 30, 2010	14.28	—

#### 2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
As of Sep 30, 2011	765,959	74,952	9.6
As of Mar 31, 2011	858,017	63,604	7.1

Reference: Shareholders' equity for: As of Sep 30, 2011: 73,440 million yen  
 As of Mar 31, 2011: 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
Year ended Mar 31, 2011	—	0.00	—	0.00	0.00
Year ending Mar 31, 2012	—	0.00	—	—	—
Year ending Mar 31, 2012 (Forecast)	—	—	—	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):**

Given the trend in claims for repayment, the operating environment is extremely uncertain. Recognizing the difficulty in ascertaining a reasonable forecast amid this uncertainty, the AIFUL Group is not currently in a position to determine its consolidated forecast for fiscal 2011 (the period from April 1, 2011 to March 31, 2012). In the event that AIFUL is in a position to disclose an earnings forecast, it undertakes to do so in a timely manner.

### **IV. Other**

- (1) Significant changes in scope of consolidation: Yes
- (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)

As of Sep 30, 2011:	240,933,918 shares
As of Mar 31, 2011:	238,685,568 shares
  - (b) Number of treasury stock

As of Sep 30, 2011:	457,820 shares
As of Mar 31, 2011:	457,178 shares
  - (c) Average number of shares

As of Sep 30, 2011:	239,358,438 shares
As of Sep 30, 2010:	238,228,489 shares

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

While this Summary of First Half 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 half of the consolidated fiscal year under review (from April 1, 2011 to September 30, 2011), the future of the Japanese economy was shrouded in uncertainty. Despite signs of a recovery, driven by reconstruction demand after the Great East Japan Earthquake, business confidence remained weak, undermined by the prolonged appreciation of the yen, Europe's financial woes and fears of a U.S. economic slowdown.

Turning to the consumer finance industry in Japan, the operating environment continues to be severe. Despite ongoing demand for funds, the market continues to contract due to the introduction of restrictions on total lending limits following the 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. Meanwhile, moves to restructure the consumer finance industry are picking up pace, with one bank deciding to turn a leading consumer finance company into a wholly owned unit and incorporating the consumer finance brand into the bank/parent company. There is also the financial burden imposed by claims for interest rate repayment, which rose substantially due to corporate reorganization proceedings by a major consumer finance company in September last year.

Under 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 endeavouring to slash operating overheads and improve operating efficiency through cost structural reforms, including the closure and amalgamation of offices. In addition, the television commercial campaign which had been temporarily suspended was recommenced in June 2011.

Moreover, the Group took steps to consolidate its organization and business as much as possible through selection and concentration and to channel its management resources into core businesses. Effective July 1, 2011, the credit sales business and other businesses of LIFE Co., Ltd. were transferred to Life Card Co., Ltd., established by way of corporate spinoff and merger, and four subsidiaries, including LIFE Co., Ltd. following the corporate spinoff, were merged with AIFUL Corporation as the surviving company. These efforts were based on the Group's basic policy on reorganization, which is consistent with its Business Revitalization Plan.

Following the implementation of this Group organization, the Group consolidated the credit sales and credit card business under the "LifeCard brand" and the consumer finance business under the "AIFUL brand". In this manner, steps will be taken to develop each of these businesses by leveraging their brand recognition value to full advantage.

Moving forward, AIFUL will continue to improve its financial standing and profitability through cost structural reforms and will steadily make repayments commensurate with the Business Revitalization Plan. It will also work diligently to further increase the number of high quality loans and build a high quality loan portfolio and work to further improve business efficiencies across the entire Group.

#### (Overview of the Results)

The AIFUL Group's consolidated operating revenue for the first half of fiscal year 2011 fell 27.1% compared with corresponding period of the previous fiscal year to 59,102 million yen. The principal components and their movements were interest on loans, which contracted 31.8% year on year to 40,468 million yen, revenue from the credit card business, which declined 17.7% to 5,487 million yen and revenue from the credit guarantee business, which decreased 19.4% to 2,455 million yen. Also, the collection of purchased receivables climbed 2.8% to 1,919 million yen and the recovery of loans previously charged off declined 12.9% to 5,853 million yen.

Operating expenses fell 34.5% compared with corresponding period of previous fiscal year to 49,686 million yen. After accounting a provision for doubtful accounts of 17,172 million yen, down 34.7% year on year, general administrative expenses including personnel expenses fell 21.1% year on year to 25,940 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 half of fiscal year 2011 was 9,416 million yen (up 81.0% year-on-year) and ordinary income amounted to 8,554 million yen (up 107.1% year-on-year), while net income totaled 11,148 (up 227.8% year-on-year) million yen.

## **(2) Qualitative Information on Consolidated Financial Position**

(Analysis on assets, liabilities, net assets and cash flows)

Total assets as of September 30, 2011 on a consolidated basis declined 92,058 million yen, or 10.7%, compared to the end of the previous fiscal year to 765,959 million yen at the end of first half. This was primarily due to 83,428 million yen decline in loans outstanding due to stricter lending criteria.

Total liabilities stood at 691,006 million yen, a decrease of 103,405 million yen, or 13.0%, 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 45,049 million yen and the application of allowance for losses on interest repayments for a decrease of 50,046 million yen.

Net assets edged up 11,347 million yen, or 17.8%, compared with the end of the previous fiscal year to 74,952 million yen. This was largely attributable to the posting of net income.

(Cash Flows)

Cash and cash equivalents (“funds”) decline 8,100 million yen, or 5.8%, compared with the previous fiscal year-end to 131,870 million yen.

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 29,182 million yen, a decrease of 70.7% 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 doubtful account and allowance for losses on interest payments.

(Cash flows from investing activities)

Net cash provided by investing activities totaled 3,859 million yen, a decrease of 56.8% 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 41,128 million yen, down 70.1% 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 Group considers the execution of the Business Revitalization Plan its top priority and is committed to steadily undertaking repayments commensurate with the Business Revitalization Plan. However, the operating environment of the consumer finance industry is currently riddled with uncertainty. Besides the market contraction caused by the Money Lending Business Act, there are also other destabilizing factors, such as the changes in the market environment caused by industrial restructuring and the persistently high level of claims for interest repayment. Recognizing the difficulty in ascertaining a reasonable forecast amid this current uncertainty, the AIFUL Group is not currently in a position to determine a consolidated forecast for fiscal 2011 (period from April 1, 2011 to March 31, 2012). In the event that AIFUL is in a position to disclose its earnings forecast, it undertakes to do so in a timely manner.

## **2. Summary Information (Other)**

(1) Changes in leading subsidiaries during the fiscal period :

Effective July 1, 2011, subsidiary LIFE Co.,Ltd. were merged with AIFUL Corporation.

(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 half of fiscal year ending March 31, 2012, the AIFUL Group undertook its repayment of ¥25,813 million to creditors including the ordinary rescheduled repayment 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

(In millions of yen)

	As of March 31, 2011	As of September 30, 2011
<b>Assets</b>		
Current assets		
Cash and deposits	139,976	131,875
Operating Loans	594,527	511,099
Installment receivables	77,335	74,733
Operational investment securities	724	701
Customers' liabilities for acceptances and guarantees	82,133	76,431
Other operating receivables	10,690	9,862
Purchased receivables	4,211	4,587
Other	33,402	35,021
Allowance for investment loss	(65)	(65)
Allowance for doubtful accounts	(160,191)	(143,594)
Total current assets	782,744	700,653
Fixed assets		
Tangible fixed assets	22,566	21,571
Intangible fixed assets	11,752	9,621
Investments and other fixed assets	40,893	34,098
Total fixed assets	75,212	65,290
Deferred assets	60	15
Total assets	858,017	765,959
<b>Liabilities</b>		
Current liabilities		
Notes & accounts payable trade	8,081	7,251
Acceptances and guarantees	82,133	76,431
Short-term borrowings	42,580	37,032
Current portion of bonds	91,900	91,200
Current portion of long-term debt	40,738	40,402
Income taxes payable	411	861
Reserves	3,447	2,579
Other	24,679	23,549
Total current liabilities	293,972	279,309
Long-term liabilities		
Bonds	54,500	43,400
Long-term debt	262,702	235,336
Allowance for losses on interest repayments	178,769	128,723
Negative goodwill	653	544
Other	3,814	3,693
Total long-term liabilities	500,440	411,697
Total liabilities	794,412	691,006
<b>Net Assets</b>		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,133	164,392
Retained earnings	(242,211)	(231,063)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	62,136	73,542
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	(1,312)	(102)
Total accumulated other comprehensive income	(1,312)	(102)
Subscription rights to shares	23	37
Minority interests	2,757	1,474
Total net assets	63,604	74,952
Total net assets and liabilities	858,017	765,959

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

i. Quarterly Consolidated Statements of Income  
[First Half of Fiscal year 2011]

	(In millions of yen)	
	Six months ended September 30, 2010	Six months ended September 30, 2011
Operating revenue		
Interest on loans to customers	59,338	40,468
Revenue from Credit card business	6,666	5,487
Revenue from Installment sales finance business	462	211
Revenue from Credit guarantee	3,045	2,455
Other financial revenue	47	16
Other operating revenue	11,483	10,463
Total operating revenue	81,043	59,102
Operating expenses		
Financial expenses	6,325	5,144
Cost of sales	1,337	1,427
Other operating expenses	68,176	43,113
Total operating expenses	75,839	49,686
Operating income	5,203	9,416
Non-operating income		
Dividends income	94	97
Amortization of negative goodwill	108	108
Other	202	224
Total non-operating income	405	430
Non-operating expenses		
Foreign exchange losses	1,424	1,180
Other	53	111
Total non-operating expenses	1,477	1,292
Ordinary income	4,131	8,554
Extraordinary income		
Gain on negative goodwill	—	1,114
Gain on loan extinguishment	—	2,901
Other	926	783
Total extraordinary income	926	4,800
Extraordinary losses		
Loss on sale of investment securities	—	1,450
Loss on adjustment for changes of accounting standard for asset retirement obligations	1,277	—
Other	473	41
Total extraordinary losses	1,750	1,491
Income before taxes	3,307	11,863
Income taxes-current	76	629
Income taxes-deferred	(67)	(4)
Total taxes	8	624
Income before minority interests	3,298	11,239
Minority interests in income (loss)	(101)	90
Net income	3,400	11,148

ii. Quarterly Consolidated Statements of Comprehensive Income  
 [First Half of Fiscal year 2011]

	(In millions of yen)	
	Six months ended September 30, 2010	Six months ended September 30, 2011
Income before minority interests	3,298	11,239
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	(1,119)	1,209
Total other comprehensive income	(1,119)	1,209
Comprehensive income	2,179	12,448
Comprehensive income attributable to		
Owners of the parent	2,285	12,358
Minority interests	(106)	90

## (3) Quarterly Consolidated Statements of Cash Flows

(In millions of yen)

	Six months ended September 30, 2010	Six months ended September 30, 2011
Cash flow from operating activities		
Income before taxes	3,307	11,863
Depreciation and amortization	4,015	3,428
Loss on adjustment for changes of accounting standard for asset retirement obligations	1,277	—
Gain on loan extinguishment	—	(2,901)
Amortization of negative goodwill	(108)	(1,223)
Increase (decrease) in allowance for investment loss	227	(168)
Increase (decrease) in allowance for doubtful accounts	(30,768)	(18,246)
Increase (decrease) in allowance for accrued bonuses	8	(553)
Increase (decrease) in allowance for credit card point redemption	406	(102)
Increase (decrease) in allowance for losses on interest repayments	(39,731)	(50,046)
Increase (decrease) in allowance for business structure improvement	(1,126)	(161)
Gain on retirement of bonds	(89)	(537)
Interest and dividends income	(99)	(99)
Loss (gain) on sales of investment securities	(538)	1,395
Decrease (increase) in loans to customers	131,006	83,428
Decrease (increase) in installment receivables	35,632	2,601
Decrease (increase) in other operating receivables	1,048	451
Decrease (increase) in claims in bankruptcy	4,373	3,094
Decrease (increase) in business security deposits	898	1,131
Decrease (increase) in other current assets	9,145	(1,649)
Increase (decrease) in other current liabilities	(19,506)	(2,677)
Other	225	107
Subtotal	99,603	29,133
Interest and dividends income	99	99
Income taxes refund	154	47
Income taxes paid	(333)	(98)
Cash flow from operating activities	99,524	29,182
Cash flow from investing activities		
Purchase of tangible fixed assets	(195)	(111)
Proceeds from sales of tangible fixed assets	1,130	383
Purchase of intangible fixed assets	(793)	(321)
Proceeds from sales of investment securities	1,174	3,733
Other	1,146	175
Cash flow from investing activities	2,461	3,859

(In millions of yen)

	Six months ended September 30, 2010	Six months ended September 30, 2011
Cash flow from financing activities		
Proceeds from short-term borrowings	82,590	56,822
Repayment of short-term borrowings	(102,305)	(62,370)
Proceeds from long-term debt	12,100	9,731
Repayments of long-term debt	(33,071)	(34,531)
Redemption of bonds	(96,820)	(10,747)
Purchase of treasury stock	(0)	(0)
Repayment of finance lease	(32)	(33)
Other	(14)	—
Cash flow from financing activities	(137,553)	(41,128)
Effect of exchange rate changes on cash and cash equivalents	(25)	(14)
Increase (decrease) in cash and cash equivalents	(35,592)	(8,100)
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	93,155	131,870

(4) Notes on premise of going concern

First half of the fiscal year under review (April 1, 2011 to September 30, 2011): None

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

First half of the fiscal year under review (April 1, 2011 to September 30, 2011): None

## 5. Other Information

### (1) Results of Operations (Consolidated) Operating Revenue

(Unit: million yen; %)

Item	Period	First half of FY 2010 (Apr. 1 to Sep. 30, 2010)		First half of FY 2011 (Apr. 1 to Sep. 30, 2011)		FY2010 (Apr. 1 to Mar. 31, 2011)	
		Amount	%	Amount	%	Amount	%
AIFUL CORPORATION	Interest on loans to customers	40,671	50.2	29,745	50.4	74,020	51.0
	Unsecured loans	33,306	41.1	23,563	39.9	60,194	41.5
	Secured loans	6,712	8.3	5,013	8.5	12,511	8.6
	Small business loans	653	0.8	1,168	2.0	1,314	0.9
	Revenue from Installment sales finance business	80	0.1	99	0.2	166	0.1
	Revenue from Credit guarantee	1,763	2.2	1,510	2.5	3,349	2.3
	Other financial revenue	21	0.0	14	0.0	31	0.0
	Other operating revenue	4,386	5.4	5,269	8.9	8,636	6.0
	Recovery of loans previously charged off	4,352	5.4	4,956	8.4	8,370	5.8
	Other	34	0.0	312	0.5	266	0.2
Subtotal	46,923	57.9	36,640	62.0	86,203	59.4	
LIFE Co., LTD	Interest on loans to customers	13,222	16.3	4,435	7.5	19,441	13.4
	Unsecured loans	13,154	16.2	4,424	7.5	19,324	13.3
	Secured loans	68	0.1	10	0.0	116	0.1
	Revenue from Credit card	6,666	8.2	2,802	4.7	12,328	8.5
	Revenue from Installment sales finance business	382	0.5	72	0.1	526	0.4
	Revenue from Credit guarantee	1,282	1.6	507	0.9	2,409	1.7
	Other financial revenue	24	0.0	0	0.0	41	0.0
	Other operating revenue	4,847	6.0	2,260	3.8	9,285	6.4
	Recovery of loans previously charged off	2,333	2.9	873	1.5	4,203	2.9
	Other	2,514	3.1	1,387	2.3	5,081	3.5
Subtotal	26,425	32.6	10,079	17.0	44,032	30.4	
LifeCard Co.,LTD	Interest on loans to customers	-	-	2,160	3.7	-	-
	Unsecured loans	-	-	2,160	3.7	-	-
	Revenue from credit card	-	-	2,685	4.5	-	-
	Revenue from installment sales finance business	-	-	39	0.1	-	-
	Revenue from credit guarantee	-	-	437	0.7	-	-
	Other financial revenue	-	-	1	0.0	-	-
	Other operating revenue	-	-	924	1.6	-	-
	Recovery of loans previously charged off	-	-	1	0.0	-	-
	Other	-	-	923	1.6	-	-
Subtotal	-	-	6,248	10.6	-	-	

Item		Period		First half of FY 2010 (Apr. 1 to Sep. 30, 2010)		First half of FY 2011 (Apr. 1 to Sep. 30, 2011)		FY2010 (Apr. 1 to Mar. 31, 2011)	
		Amount	%	Amount	%	Amount	%		
OTHER	Interest on loans to customers	5,444	6.7	4,126	6.9	10,323	7.1		
	Unsecured loans	13	0.0	3	0.0	24	0.0		
	Secured loans	691	0.9	548	0.9	1,347	0.9		
	Small business loans	4,740	5.8	3,573	6.0	8,950	6.2		
	Other financial revenue	0	0.0	0	0.0	1	0.0		
	Other operating revenue	2,248	2.8	2,008	3.5	4,400	3.1		
	Revenue from operational investment securities	35	0.0	34	0.1	50	0.0		
	Collection of purchased receivable	1,866	2.3	1,919	3.2	3,751	2.6		
	Recovery of loans previously charged off	37	0.1	21	0.1	57	0.1		
	Other	309	0.4	33	0.1	541	0.4		
	Subtotal	7,694	9.5	6,134	10.4	14,725	10.2		
Total	81,043	100.0	59,102	100.0	144,961	100.0			

Note 1 Segment classifications are consistent with segment information classifications

Note 2 From the first half of the consolidated fiscal year under review, the business segments to be included as reporting segments have changed. Before the change, the Group had two reporting segments which were its core operating companies AIFUL Corporation and LIFE Co., Ltd. Moving forward, the Group will have three reporting segments which are its core operating companies AIFUL Corporation, LIFE Co., Ltd. (until its merger with AIFUL Corporation) and Life Card Co., Ltd.

Note 3 Figures for Life Co., Ltd. are figures for the period from April 1, 2011 to June 30, 2011.

Note 4 Included in the "Other" category of "Operating revenue — other" for LIFE Co., Ltd. and Life Card Co.,Ltd. are card membership revenue and related items

Note 5 The aforementioned amounts are exclusive of consumption and related taxes

Other Operating indicator

Item \ Period	First half of FY 2010 (Apr. 1 to Sep. 30, 2010)	First half of FY 2011 (Apr. 1 to Sep. 30, 2011)	FY2010 (Apr. 1 to Mar. 31, 2011)
Total amount of loans outstanding (millions of yen)	715,979	511,099	594,527
Unsecured loans	520,243	355,163	425,400
Secured loans	120,619	88,166	99,649
Small business loans	75,116	67,768	69,477
Number of customer accounts	1,730,691	1,302,537	1,515,011
Unsecured loans	1,640,669	1,223,909	1,432,422
Secured loans	41,098	32,644	36,053
Small business loans	48,924	45,984	46,536
Number of branches	664	625	631
Staffed branches	30	31	30
Unstaffed branches	634	594	601
Number of automatic loan-contracting machines	666	626	632
Number of ATMs	165,549	155,339	167,235
Company-owned	666	624	633
Partner-owned	164,883	154,715	166,602
Number of employees	2,163	1,969	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 from the securitization of receivables (11,057 million yen at the end of the second quarter of the previous fiscal year, - million yen at the end of the current quarter, and - million yen at the end of the previous fiscal year) have been included.