



(Translation for reference only)

February 10, 2012

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

Company name: AIFUL Corporation
 Stock Listing: Tokyo Stock Exchange
 Stock Code: 8515
 URL: <http://aiful.jp>
 Representative: Yoshitaka Fukuda, President and Chief Executive Officer
 For inquiry: Kohei Takekura, General Manager of Coordination Department TEL (03) 4503 - 6050
 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 Three Quarter of Fiscal Year 2011 (April 1, 2011 – December 31, 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	
Nine months ended Dec 31, 2011	86,823	(25.4)%	15,796	32.2%	15,258	43.3%	16,925	74.7%
Nine months ended Dec 31, 2010	116,440	(32.8)	11,951	-	10,651	-	9,689	-

Reference: Comprehensive income: Nine months ended Dec 31, 2011: 18,496 million yen 106.0 %
 Nine months ended Dec 31, 2010: 8,979 million yen - %

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
Nine months ended Dec 31, 2011	70.60	-
Nine months ended Dec 31, 2010	40.67	-

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
As of Dec 31, 2011	691,589	81,006	11.5
As of Mar 31, 2011	858,017	63,604	7.1

Reference: Shareholders' equity for: As of Dec 31, 2011: 79,235 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):

The operating environment in the Japanese consumer finance industry has been increasingly shrouded in uncertainty given factors such as the market contraction caused by the restrictions on total lending limits pursuant to the Money Lending Business Act and the effects of reductions in maximum interest rates, as well as changes in the management 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 provide 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.

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

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

As of Dec 31, 2011:	240,189,918 shares
As of Dec 31, 2010:	238,228,471 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

Throughout the first three quarters of fiscal 2011, the fiscal year ending March 31, 2012, the future of the Japanese economy was shrouded in uncertainty. Despite signs of a gradual economic recovery on the back of a positive turnaround in domestic demand after the Great East Japan Earthquake, this uncertainty was fueled primarily by the prolonged appreciation of the yen and Europe's financial woes.

Turning to the consumer finance industry in Japan, the operating environment remains severe, given such factors as the market contraction caused by the introduction of restrictions on total lending limits following the full enforcement of the Money Lending Business Act on June 18, 2010 and the effects of reductions in maximum interest rates, as well as the response to the persistently high level of claims for interest repayment. Meanwhile, moves to restructure the consumer finance industry are gathering momentum, 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.

In this environment, the AIFUL Group is working diligently to build a high-quality loan portfolio and to improve its financial standing and profitability. Aiming to steadily execute its Business Revitalization Plan, approved on December 24, 2009, utilizing a 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, including the closure and amalgamation of offices.

As part of these efforts, the Group took steps to develop each of the Group's businesses by leveraging their brand recognition value to full advantage in accordance with the Group's basic policy on reorganization, which is consistent with its Business Revitalization Plan. 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. 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".

Moving forward, AIFUL will steadily make repayments commensurate with the Business Revitalization Plan and will strive diligently to further increase the number of high quality loans and build a high quality loan portfolio through efforts to further improve business efficiencies.

(Overview of the Results)

The AIFUL Group's consolidated operating revenue for the first three quarters of fiscal year 2011 fell 25.4% compared with corresponding period of the previous fiscal year, to 86,823 million yen. The principal components and their movements were interest on loans, which contracted 30.5% year on year, to 58,829 million yen, revenue from the credit card business, which declined 12.4%, to 8,351 million yen, and revenue from the credit guarantee business, which decreased 18.2%, to 3,637 million yen. Also, the collection of purchased receivables was down 4.4%, to 2,772 million yen, and the recovery of loans previously charged off declined 11.4%, to 8,723 million yen.

Operating expenses fell 32.0% compared with corresponding period of previous fiscal year, to 71,027 million yen. After accounting a provision for doubtful accounts of 22,790 million yen, down 23.7% year on year, general administrative expenses including personnel expenses fell 18.0% year on year, to 38,630 million yen, which was primarily attributable to successful efforts to reform the Group's cost structure as part of the Group's management rationalization strategy.

In addition to the above, the Group recorded an extraordinary income of 5,165 million yen, up 165.6% year on year. These included a gain on loan extinguishment corresponding to the Business Revitalization Plan of 2,901 million yen and a gain on negative goodwill associated with spinoff of subsidiaries and merger with subsidiaries of 1,114 million yen.

As a result, the AIFUL Group's consolidated operating income for the first three quarters of fiscal year 2011 was 15,796 million yen (up 32.2% year-on-year) and ordinary income amounted to 15,258 million yen (up 43.3% year-on-year), while net income totaled 16,925 (up 74.7% 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 December 31, 2011 on a consolidated basis declined 166,427 million yen, or 19.4%, compared to the end of the previous fiscal year to 691,589 million yen at the end of third quarter. This was primarily due to 113,055 million yen decline in loans outstanding due to stricter lending criteria.

Total liabilities stood at 610,583 million yen, a decrease of 183,829 million yen, or 23.1%, 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 111,497 million yen and the application of allowance for losses on interest repayments for a decrease of 59,489 million yen.

Net assets edged up 17,402 million yen, or 27.4%, compared with the end of the previous fiscal year to 81,006 million yen. This was largely attributable to the posting of net income.

(Cash Flows)

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 61,285 million yen, a decrease of 51.1% 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 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 3,703 million yen, an increase of 210.5% 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 108,188 million yen, down 27.2% 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 that surrounds the consumer finance industry is currently riddled with uncertainty. Besides the market contraction caused by the restrictions on total lending limits pursuant to the Money Lending Business Act and the effects of reductions in maximum interest rates, there are also other destabilizing factors, including 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 26,136 million yen 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 December 31, 2011
Assets		
Current assets		
Cash and deposits	139,976	96,771
Operating Loans	594,527	481,471
Installment receivables	77,335	80,003
Operational investment securities	724	690
Customers' liabilities for acceptances and guarantees	82,133	75,014
Other operating receivables	10,690	8,997
Purchased receivables	4,211	4,863
Other	33,402	14,334
Allowance for investment loss	(65)	(73)
Allowance for doubtful accounts	(160,191)	(133,787)
Total current assets	782,744	628,285
Fixed assets		
Tangible fixed assets	22,566	20,708
Intangible fixed assets	11,752	8,653
Investments and other fixed assets	40,893	33,940
Total fixed assets	75,212	63,302
Deferred assets	60	1
Total assets	858,017	691,589
Liabilities		
Current liabilities		
Notes & accounts payable trade	8,081	9,661
Acceptances and guarantees	82,133	75,014
Short-term borrowings	42,580	45,017
Current portion of bonds	91,900	31,700
Current portion of long-term debt	40,738	38,706
Income taxes payable	411	1,443
Reserves	3,447	2,571
Other	24,679	17,609
Total current liabilities	293,972	221,725
Long-term liabilities		
Bonds	54,500	34,300
Long-term debt	262,702	231,199
Allowance for losses on interest repayments	178,769	119,280
Negative goodwill	653	489
Other	3,814	3,588
Total long-term liabilities	500,440	388,857
Total liabilities	794,412	610,583
Net Assets		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,133	164,392
Retained earnings	(242,211)	(225,285)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	62,136	79,320
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	(1,312)	(85)
Total accumulated other comprehensive income	(1,312)	(85)
Subscription rights to shares	23	44
Minority interests	2,757	1,727
Total net assets	63,604	81,006
Total net assets and liabilities	858,017	691,589

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

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

	(In millions of yen)	
	Nine months ended December 31, 2010	Nine months ended December 31, 2011
Operating revenue		
Interest on loans to customers	84,589	58,829
Revenue from Credit card business	9,535	8,351
Revenue from Installment sales finance business	624	297
Revenue from Credit guarantee	4,445	3,637
Other financial revenue	57	20
Other operating revenue	17,187	15,687
Total operating revenue	116,440	86,823
Operating expenses		
Financial expenses	9,098	7,491
Cost of sales	2,134	2,114
Other operating expenses	93,255	61,421
Total operating expenses	104,489	71,027
Operating income	11,951	15,796
Non-operating income		
Amortization of negative goodwill	163	163
Other	459	389
Total non-operating income	622	553
Non-operating expenses		
Foreign exchange losses	1,856	976
Other	66	115
Total non-operating expenses	1,922	1,091
Ordinary income	10,651	15,258
Extraordinary income		
Gain on negative goodwill		1,114
Gain on loan extinguishment		2,901
Other	1,944	1,148
Total extraordinary income	1,944	5,165
Extraordinary losses		
Loss on sale of investment securities		1,452
Loss on adjustment for changes of accounting standard for asset retirement obligations	1,277	
Other	1,764	358
Total extraordinary losses	3,041	1,811
Income before taxes	9,554	18,611
Income taxes-current	111	1,362
Income taxes-deferred	(73)	(19)
Total taxes	38	1,342
Income before minority interests	9,516	17,269
Minority interests in income (loss)	(173)	343
Net income	9,689	16,925

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

	(In millions of yen)	
	Nine months ended December 31, 2010	Nine months ended December 31, 2011
Income before minority interests	9,516	17,269
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	(536)	1,227
Total other comprehensive income	(536)	1,227
Comprehensive income	8,979	18,496
Comprehensive income attributable to		
Owners of the parent	9,157	18,153
Minority interests	(177)	343

(3) Quarterly Consolidated Statements of Cash Flows

(In millions of yen)

	Nine months ended December 31, 2010	Nine months ended December 31, 2011
Cash flow from operating activities		
Income before taxes	9,554	18,611
Depreciation and amortization	5,883	5,099
Loss on adjustment for changes of accounting standard for asset retirement obligations	1,277	
Gain on loan extinguishment		(2,901)
Amortization of negative goodwill	(163)	(1,278)
Increase (decrease) in allowance for doubtful accounts	(53,724)	(28,576)
Increase (decrease) in allowance for accrued bonuses	638	(763)
Increase (decrease) in allowance for losses on interest repayments	(53,855)	(59,489)
Increase (decrease) in allowance for investment loss	235	(176)
Increase (decrease) in allowance for credit card point redemption	659	118
Increase (decrease) in allowance for business structure improvement	(1,201)	(179)
Interest and dividends income	(192)	(104)
Gain on retirement of bonds	(1,108)	(807)
Loss (gain) on sales of investment securities	(538)	1,398
Decrease (increase) in loans to customers	187,607	113,055
Decrease (increase) in installment receivables	38,487	(2,667)
Decrease (increase) in other operating receivables	1,560	1,040
Decrease (increase) in claims in bankruptcy	6,190	3,948
Decrease (increase) in business security deposits	1,316	934
Decrease (increase) in other current assets	8,869	19,038
Increase (decrease) in other current liabilities	(26,254)	(5,433)
Other	186	388
Subtotal	125,427	61,257
Interest and dividends income	192	104
Income taxes refund	154	48
Income taxes paid	(361)	(123)
Cash flow from operating activities	125,412	61,285
Cash flow from investing activities		
Purchase of tangible fixed assets	(1,452)	(212)
Proceeds from sales of tangible fixed assets	1,130	574
Purchase of intangible fixed assets	(1,103)	(532)
Proceeds from sales of investment securities	1,205	3,744
Other	1,413	130
Cash flow from investing activities	1,192	3,703

(In millions of yen)

	Nine months ended December 31, 2010	Nine months ended December 31, 2011
Cash flow from financing activities		
Proceeds from short-term borrowings	107,670	68,997
Repayment of short-term borrowings	(120,725)	(66,560)
Proceeds from long-term debt	12,100	9,731
Repayments of long-term debt	(39,257)	(40,364)
Redemption of bonds	(108,405)	(79,943)
Purchase of treasury stock	(0)	(0)
Repayment of finance lease	(48)	(49)
Other	(14)	
Cash flow from financing activities	(148,680)	(108,188)
Effect of exchange rate changes on cash and cash equivalents	(37)	(4)
Increase (decrease) in cash and cash equivalents	(22,112)	(43,204)
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	106,636	96,766

(4) Notes on premise of going concern

First three quarters of the fiscal year under review (April 1, 2011 to December 31, 2011): None

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

First three quarters of the fiscal year under review (April 1, 2011 to December 31, 2011): None

5. Other Information

(1) Results of Operations (Consolidated) Operating Revenue

(Unit: million yen; %)

Item	Period	First three quarters of FY 2010 (Apr. 1 to Dec. 31, 2010)		First three quarter of FY 2011 (Apr. 1 to Dec. 31, 2011)		FY2010 (Apr. 1 to Mar. 31, 2011)	
		Amount	%	Amount	%	Amount	%
AIFUL CORPORATION	Interest on loans to customers	58,346	50.1	44,210	50.9	74,020	51.0
	Unsecured loans	47,613	40.9	34,740	40.0	60,194	41.5
	Secured loans	9,760	8.4	7,356	8.5	12,511	8.6
	Small business loans	972	0.8	2,113	2.4	1,314	0.9
	Revenue from Installment sales finance business	122	0.1	156	0.2	166	0.1
	Revenue from Credit guarantee	2,577	2.2	2,278	2.6	3,349	2.3
	Other financial revenue	21	0.0	17	0.0	31	0.0
	Other operating revenue	6,590	5.7	8,338	9.7	8,636	6.0
	Recovery of loans previously charged off	6,465	5.6	7,819	9.0	8,370	5.8
	Other	125	0.1	518	0.7	266	0.2
Subtotal	67,658	58.1	55,001	63.4	86,203	59.4	
LIFE Co., LTD	Interest on loans to customers	18,276	15.7	4,435	5.1	19,441	13.4
	Unsecured loans	18,180	15.6	4,424	5.1	19,324	13.3
	Secured loans	95	0.1	10	0.0	116	0.1
	Revenue from Credit card	9,535	8.2	2,802	3.2	12,328	8.5
	Revenue from Installment sales finance business	502	0.4	72	0.1	526	0.4
	Revenue from Credit guarantee	1,868	1.6	507	0.6	2,409	1.7
	Other financial revenue	34	0.0	0	0.0	41	0.0
	Other operating revenue	7,155	6.2	2,260	2.6	9,285	6.4
	Recovery of loans previously charged off	3,329	2.9	873	1.0	4,203	2.9
Other	3,825	3.3	1,387	1.6	5,081	3.5	
Subtotal	37,373	32.1	10,079	11.6	44,032	30.4	
LifeCard Co.,LTD	Interest on loans to customers	-	-	4,203	4.8	-	-
	Unsecured loans	-	-	4,203	4.8	-	-
	Revenue from credit card	-	-	5,548	6.4	-	-
	Revenue from installment sales finance business	-	-	69	0.1	-	-
	Revenue from credit guarantee	-	-	851	1.0	-	-
	Other financial revenue	-	-	2	0.0	-	-
	Other operating revenue	-	-	2,199	2.5	-	-
	Recovery of loans previously charged off	-	-	2	0.0	-	-
Other	-	-	2,196	2.5	-	-	
Subtotal	-	-	12,875	14.8	-	-	

Item		Period		First three quarter of FY 2010 (Apr. 1 to Dec. 31, 2010)		First three quarter of FY 2011 (Apr. 1 to Dec. 31, 2011)		FY2010 (Apr. 1 to Mar. 31, 2011)	
				Amount	%	Amount	%	Amount	%
OTHER	Interest on loans to customers		7,966	6.8	5,979	6.9	10,323	7.1	
	Unsecured loans		18	0.0	3	0.0	24	0.0	
	Secured loans		1,025	0.9	776	0.9	1,347	0.9	
	Small business loans		6,922	5.9	5,199	6.0	8,950	6.2	
	Other financial revenue		0	0.0	0	0.0	1	0.0	
	Other operating revenue		3,441	3.0	2,888	3.3	4,400	3.1	
	Revenue from operational investment securities		35	0.0	34	0.0	50	0.0	
	Collection of purchased receivable		2,899	2.5	2,772	3.2	3,751	2.6	
	Recovery of loans previously charged off		49	0.1	27	0.0	57	0.1	
	Other		456	0.4	54	0.1	541	0.4	
	Subtotal		11,408	9.8	8,867	10.2	14,725	10.2	
Total		116,440	100.0	86,823	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	Third quarter of FY 2010 (As of Dec. 31, 2010)	Third quarter of FY 2011 (As of Dec. 31, 2011)	FY2010 (As of Mar. 31, 2011)
Total amount of loans outstanding (millions of yen)		652,475	481,471	594,527
Unsecured loans		469,777	333,278	425,400
Secured loans		110,619	83,872	99,649
Small business loans		72,078	64,320	69,477
Number of customer accounts		1,613,185	1,208,963	1,515,011
Unsecured loans		1,526,105	1,134,397	1,432,422
Secured loans		39,103	31,125	36,053
Small business loans		47,977	43,441	46,536
Number of branches		651	628	631
Staffed branches		30	31	30
Unstaffed branches		621	597	601
Number of automatic loan-contracting machines		652	630	632
Number of ATMs		169,813	155,229	167,235
Company-owned		653	623	633
Partner-owned		169,160	154,606	166,602
Number of employees		2,121	1,941	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 (4,154 million yen at the end of the third 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.