



(Translation for reference only)

November 13, 2012

## Consolidated Business Results (Under Japanese GAAP) For the Second Quarter of the Fiscal year ending March 31, 2013

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: November 14, 2012  
 Supplementary materials for the Quarterly Financial results: Yes  
 Quarterly earnings release conference: -

### I. Consolidated Business Results for the Second Quarter of Fiscal Year 2012 (April 1, 2012 – September 30, 2012)

#### 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	
2nd quarter of FY 2012	50,686	(14.2)%	14,462	53.6%	13,996	63.6%	19,632	76.1%
2nd quarter of FY 2011	59,102	(27.1)	9,416	81.0	8,554	107.1	11,148	227.8
Reference: Comprehensive income:	2nd quarter of FY 2012:		19,666 million yen		58.0%			
	2nd quarter of FY 2011:		12,448 million yen		471.3%			

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
2nd quarter of FY 2012	81.64	—
2nd quarter of FY 2011	46.57	—

#### 2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
2nd quarter of FY 2012	612,398	101,311	16.2
FY2011	665,184	81,644	12.0
Reference: Shareholders' equity for:	2nd quarter of FY 2012:		99,298 million yen
	End of FY 2011:		79,739 million yen

### II. Dividend Information

(Record date)	Dividend per share (Yen)				
	End of 1st quarter	End of 2nd quarter	End of 3rd quarter	Year-end	Total
FY2011	—	0.00	—	0.00	0.00
FY2012	—	0.00	/	/	/
FY2012 (Forecast)	/	/	—	0.00	0.00

Note: Revisions to quarterly dividend forecasts: None

### III. Consolidated Forecast for the Fiscal Year 2011 (April 1, 2012 – March 31, 2013):

As the business environment in which the AIFUL Group operates is extremely uncertain at the moment, given developments in claims for interest repayment, in addition to the effects of changes in the management environment due to the industrial consolidation, restrictions on total lending limits under the Money Lending Business Act, and reductions in maximum interest rates under the Capital Subscription Law, the AIFUL Group is not currently in a position to determine results forecasts for fiscal 2012, the fiscal year ending March 31, 2013, recognizing the difficulty in ascertaining the resultant effects on the Group's results. For matters related results forecasts above, please see the "I. Business Results, (1) Analysis on Business Results (Forecast for operations in fiscal 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: Yes
  - (b) Changes in accounting policies other than those in (a): None
  - (c) Changes in accounting estimates: Yes
  - (d) Restatements: None
- (4) Number of shares issued (Common stock)

(a) Number of shares issued (including treasury stock)	FY2012 2Q	240,933,918 shares	FY2011	240,933,918 shares
(b) Number of treasury stock	FY2012 2Q	457,916 shares	FY2011	457,895 shares
(c) Average number of shares	FY2012 2Q	240,476,016 shares	FY2011 1Q	239,358,438 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 second quarter of the consolidated fiscal year under review (from April 1, 2012 to September 30, 2012), the Japanese economy was recovering moderately against a backdrop of demand for post-earthquake projects and other factors, although the outlook remained uncertain given the global slowdown and the persistent strength of the yen.

Turning to the consumer finance industry in Japan, the operating environment remained severe. Factors for this included a market contraction caused by the introduction of restrictions on total lending limits following the full enforcement of the Money Lending Business Act in June 2010 and the effects of reductions in maximum interest rates pursuant to the Act Regulating the Receipt of Contributions, Receipt of Deposits and Interest Rates (capital subscription law), as well as the response to the persistently high level of claims for interest repayment.

In this environment, the AIFUL Group, aiming to steadily execute its Business Revitalization Plan approved on December 24, 2009, used the consensual business revitalization alternative dispute resolution (the “ADR” process”). The Group cut costs and improved operating efficiency by downsizing the number of employees by 341 through a call for early retirement, making organizational changes, including the consolidation of credit management departments, and outsourcing its system development and operation business to the systems division of Life Card Co., Ltd.

Going forward, the entire AIFUL Group will work to improve business efficiency and to reform the cost structure while also steadily making repayments commensurate with the Business Revitalization Plan, putting all of its effort into restructuring its business.

#### (Overview of the Results)

The AIFUL Group’s consolidated operating revenue for the second quarter of fiscal year 2012 fell 14.2% compared with the corresponding period of the previous fiscal year, to 50,686 million yen. The principal components and their movements were interest on loans, which contracted 20.8% year on year, to 32,054 million yen, revenue from the credit card business, which increased 9.6%, to 6,017 million yen, and revenue from the credit guarantee business, which decreased 7.3%, to 2,276 million yen. Also, the collection of purchased receivables declined 7.4%, to 1,777 million yen, and the recovery of loans previously charged off edged up 3.2%, to 5,663 million yen.

Operating expenses fell 13,461 million yen, or 27.1%, compared with the corresponding period of previous fiscal year, to 36,224 million yen, primarily reflecting a decline in the accounting of a provision for doubtful accounts of 9,719 million yen.

The Group posted an extraordinary income of 5,979 million yen (up 24.6% year on year), including profits from the repurchase of loans of 5,948 million yen under the Business Revitalization Plan.

As a result, the AIFUL Group’s consolidated operating income for the second quarter of fiscal year 2012 was 14,462 million yen, up 53.6% year on year, and ordinary income amounted to 13,996 million yen, an increase of 63.6%. Net income totaled 19,632 million yen, a rise of 76.1% year on year.

## (2) Qualitative Information on Consolidated Financial Position

Total assets as of the end of second quarter, or September 30, 2012, on a consolidated basis declined 52,785 million yen, or 7.9%, compared to the end of the previous fiscal year, to 612,398 million yen. This was primarily due to a 42,051 million yen decline in loans outstanding due to restrictions on total lending limits.

Total liabilities stood at 511,087 million yen, a decrease of 72,453 million yen, or 12.4%, 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 44,194 million yen and a decrease of 17,316 million yen in allowance for losses on interest repayments due to the appropriation for interest repayments.

Net assets increased 19,667 million yen, or 24.1%, compared with the end of the previous fiscal year, to 101,311 million yen. This was largely attributable to the posting of net income.

### (Cash Flows)

Cash and cash equivalents (“funds”) declined 12,523 million yen, or 14.4%, compared to the end of the previous fiscal year to 74,171 million yen.

### (Cash flows from operating activities)

Net cash provided by operating activities amounted to 24,709 million yen, a decrease of 15.3% 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 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 1,020 million yen, a decrease of 73.6% compared with the corresponding period of previous fiscal year. This was mainly attributable to the collection of long-term loans receivable.

### (Cash flows from financing activities)

Net cash used for financing activities amounted to 38,254 million yen, down 7.0% year-on-year, primarily due to the repayment of borrowings and the redemption of bonds.

## (3) Qualitative Information on Consolidated Earnings Forecasts (Forecast for operations in fiscal 2012)

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.

As the business environment in which the AIFUL Group operates is extremely uncertain at the moment, given developments in claims for interest repayment, in addition to the effects of changes in the management environment due to the consolidation of the industry, restrictions on total lending limits under the Money Lending Business Act, and reductions in maximum interest rates under the capital subscription law, the AIFUL Group is not currently in a position to determine results forecasts for fiscal 2012, the fiscal year ending March 31, 2013, recognizing the difficulty in

ascertaining the resultant effects on the Group's results. In the event, during the fiscal 2012, 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

Not applicable

### (2) Changes in accounting policies, accounting estimates and restatements

(Changes to accounting policies that are difficult differentiating from changes to accounting estimates)

Following the revision of the Corporate Tax Act, AIFUL Corporation and its consolidated subsidiaries have changed their depreciation method for tangible fixed assets (excluding buildings in AIFUL Corporation) that were acquired on and after April 1, 2012 to the one based on the revised Corporate Tax Act from the first quarter of the fiscal year under review.

The effect of this change is minor.

## 3. Important Events Affecting Premise of Going Concern

The AIFUL Group has traditionally raised short-term and long-term funds through a range of 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 for 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 market environment in recent years. As a consequence, there have been concerns that the AIFUL Group may have difficulty in raising sufficient new funds to sustain its business. For this reason, 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.

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 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.

In the first quarter of fiscal year ending March 31, 2013, the AIFUL Group undertook the repayment of 34,245 million yen to creditors, including the ordinary scheduled repayment on June 11, 2012, in accordance with its Business Revitalization Plan.

By adopting concrete measures stipulated under the Business Revitalization Plan, the AIFUL Group has determined that any major uncertainty surrounding the premise of its standing as a going concern is not justified.

#### 4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets for the Second Quarter of Fiscal 2012

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2012)	Current Second Quarter (As of September 30, 2012)
<b>Assets</b>		
Current assets		
Cash and deposits	86,700	74,175
Operating Loans	455,012	412,960
Installment receivables	78,949	76,123
Operational investment securities	661	651
Customers' liabilities for acceptances and guarantees	74,147	72,619
Other operating receivables	8,445	7,506
Purchased receivables	4,585	3,785
Other	17,219	14,711
Allowance for investment loss	(50)	(50)
Allowance for doubtful accounts	(117,604)	(101,323)
Total current assets	608,069	561,161
Fixed assets		
Tangible fixed assets	19,358	18,543
Intangible fixed assets	8,668	6,568
Investments and other fixed assets	29,088	26,124
Total fixed assets	57,115	51,236
Total assets	665,184	612,398
<b>Liabilities</b>		
Current liabilities		
Notes & accounts payable trade	9,387	9,890
Acceptances and guarantees	74,147	72,619
Short-term borrowings	35,000	35,810
Current portion of bonds	17,000	16,600
Current portion of long-term debt	44,748	38,156
Income taxes payable	425	425
Reserves	5,287	3,185
Other	21,128	13,483
Total current liabilities	207,125	190,171
Long-term liabilities		
Bonds	34,300	25,000
Long-term debts	229,396	200,683
Allowance for losses on interest repayments	108,667	91,351
Negative goodwill	435	326
Other	3,614	3,553
Total long-term liabilities	376,415	320,915
Total liabilities	583,540	511,087

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2012)	Current Second Quarter (As of September 30, 2012)
Net Assets		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,392	164,392
Retained earnings	(224,820)	(205,188)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	79,785	99,418
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	(46)	(119)
Total accumulated other comprehensive income	(46)	(119)
Subscription rights to shares	51	52
Minority interests	1,853	1,960
Total net assets	81,644	101,311
Total net assets and liabilities	665,184	612,398

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

## i. Quarterly Consolidated Statements of Income for the Second Quarter of Fiscal 2012

(In millions of yen)

	Prior Second Quarter (Apr. 1 to Sep. 30, 2011)	Current Second Quarter (Apr. 1 to Sep. 30, 2012)
Operating revenue		
Interest on loans to customers	40,468	32,054
Revenue from Credit card business	5,487	6,017
Revenue from Installment sales finance business	211	126
Revenue from Credit guarantee	2,455	2,276
Other financial revenue	16	9
Other operating revenue	10,463	10,203
Total operating revenue	59,102	50,686
Operating expenses		
Financial expenses	5,144	3,580
Cost of sales	1,427	1,470
Other operating expenses	43,113	31,172
Total operating expenses	49,686	36,224
Operating income	9,416	14,462
Non-operating income		
Amortization of negative goodwill	108	108
Reversal of provision for business structure improvement	—	116
Other	321	163
Total non-operating income	430	389
Non-operating expenses		
Foreign exchange losses	1,180	836
Other	111	18
Total non-operating expenses	1,292	855
Ordinary income	8,554	13,996
Extraordinary income		
Gain on negative goodwill	1,114	—
Gain on loan extinguishment	2,901	5,948
Other	783	31
Total extraordinary income	4,800	5,979
Extraordinary losses		
Loss on sale of fixed assets	2	1
Loss on sale of investment securities	1,450	—
Loss on valuation of investment securities	0	15
Other	39	—
Total extraordinary losses	1,491	16
Income before taxes	11,863	19,959
Income taxes-current	629	209
Income taxes-deferred	(4)	11
Total taxes	624	220
Income before minority interests	11,239	19,738
Minority interests in income	90	106
Net income	11,148	19,632

ii. Quarterly Consolidated Statements of Comprehensive Income for the Second Quarter of Fiscal 2012

(In millions of yen)

	Prior Second Quarter (Apr. 1 to Sep. 30, 2011)	Current Second Quarter (Apr. 1 to Sep. 30, 2012)
Income before minority interests	11,239	19,738
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	1,209	(72)
Total other comprehensive income	1,209	(72)
Comprehensive income	12,448	19,666
Comprehensive income attributable to		
Owners of the parent	12,358	19,559
Minority interests	90	106

## (3) Quarterly Consolidated Statements of Cash Flows for the Second Quarter of Fiscal 2012

(In millions of yen)

	Prior Second Quarter (Apr. 1 to Sep. 30, 2011)	Current Second Quarter (Apr. 1 to Sep. 30, 2012)
Cash flow from operating activities		
Income before taxes	11,863	19,959
Depreciation and amortization	3,428	3,161
Gain on loan extinguishment	(2,901)	(5,948)
Amortization of negative goodwill	(1,223)	(108)
Increase (decrease) in allowance for investment loss	(168)	(4)
Increase (decrease) in allowance for doubtful accounts	(18,246)	(17,632)
Increase (decrease) in allowance for bonus	(553)	(168)
Increase (decrease) in allowance for credit card point redemption	(102)	150
Increase (decrease) in allowance for losses on interest repayments	(50,046)	(17,316)
Increase (decrease) in allowance for business structure improvement	(161)	(2,084)
Gain on retirement of bonds	(537)	(24)
Interest and dividends income	(99)	(23)
Loss (gain) on sales of investment securities	1,395	—
Decrease (increase) in loans to customers	83,428	42,051
Decrease (increase) in installment receivables	2,601	2,825
Decrease (increase) in other operating receivables	828	938
Decrease (increase) in purchased receivables	(376)	800
Decrease (increase) in claims in bankruptcy	3,094	2,082
Decrease (increase) in business security deposits	1,131	789
Increase (decrease) in other current assets	(1,649)	2,481
Increase (decrease) in other current liabilities	(2,677)	(7,122)
Other	107	94
Subtotal	29,133	24,904
Interest and dividends income	99	23
Income taxes refund	47	24
Income taxes paid	(98)	(242)
Cash flow from operating activities	29,182	24,709
Cash flow from investing activities		
Purchase of tangible fixed assets	(111)	(202)
Proceeds from sales of tangible fixed assets	383	220
Purchase of intangible fixed assets	(321)	(162)
Proceeds from sales of investment securities	3,733	500
Other	175	664
Cash flow from investing activities	3,859	1,020

(In millions of yen)

	Prior Second Quarter (Apr. 1 to Sep. 30, 2011)	Current Second Quarter (Apr. 1 to Sep. 30, 2012)
Cash flow from financing activities		
Proceeds from short-term borrowings	56,822	62,270
Repayment of short-term borrowings	(62,370)	(61,460)
Proceeds from long-term debts	9,731	10,351
Repayments of long-term debts	(34,531)	(39,707)
Redemption of bonds	(10,747)	(9,676)
Purchase of treasury stock	(0)	(0)
Repayment of finance lease	(33)	(32)
Cash flow from financing activities	(41,128)	(38,254)
Effect of exchange rate changes on cash and cash equivalents	(14)	0
Increase (decrease) in cash and cash equivalents	(8,100)	(12,523)
Balance of cash and cash equivalents at the beginning of the year	139,971	86,695
Balance of cash and cash equivalents at the end of period	131,870	74,171

(4) Notes on premise of going concern

Current second quarter (April 1, 2012 to September 30, 2012): None

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

Current second quarter (April 1, 2012 to September 30, 2012): None

(6) Important Subsequent Events

Current second quarter (April 1, 2012 to September 30, 2012): None

## 5. Supplementary Information

### (1) Consolidated Operating Results

#### Operating Revenue

(Million yen; %)

Period Item		Prior second quarter (Apr. 1, 2011 to Sep. 30, 2011)		Current second quarter (Apr. 1, 2012 to Sep. 30, 2012)		Prior fiscal year (Apr. 1, 2011 to Mar. 31, 2012)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	29,745	50.4	24,820	49.0	57,657	50.6
	Unsecured loans	23,563	39.9	19,977	39.4	46,373	40.7
	Secured loans	5,013	8.5	4,035	8.0	9,554	8.4
	Small business loans	1,168	2.0	807	1.6	1,729	1.5
	Revenue from credit card business	—	—	61	0.1	104	0.1
	Revenue from installment sales finance business	99	0.2	98	0.2	211	0.2
	Revenue from credit guarantee	1,510	2.5	1,567	3.1	3,051	2.7
	Other financial revenue	14	0.0	6	0.0	29	0.0
	Other operating revenue	5,269	8.9	5,917	11.7	11,125	9.8
	Recovery of loans previously charged off	4,956	8.4	5,634	11.1	10,522	9.2
	Other	312	0.5	283	0.6	603	0.6
	Subtotal	36,640	62.0	32,471	64.1	72,180	63.4
LIFE Co., Ltd.	Interest on loans to customers	4,435	7.5	—	—	4,435	3.8
	Unsecured loans	4,424	7.5	—	—	4,424	3.8
	Secured loans	10	0.0	—	—	10	0.0
	Revenue from credit card business	2,802	4.7	—	—	2,802	2.5
	Revenue from installment sales finance business	72	0.1	—	—	72	0.1
	Revenue from credit guarantee	507	0.9	—	—	507	0.4
	Other financial revenue	0	0.0	—	—	0	0.0
	Other operating revenue	2,260	3.8	—	—	2,260	2.0
	Recovery of loans previously charged off	873	1.5	—	—	873	0.8
	Other	1,387	2.3	—	—	1,387	1.2
Subtotal	10,079	17.0	—	—	10,079	8.8	
LIFE Card Co., Ltd.	Interest on loans to customers	2,160	3.7	3,571	7.0	6,084	5.3
	Unsecured loans	2,160	3.7	3,571	7.0	6,084	5.3
	Secured loans	—	—	0	0.0	—	—
	Small business loans	—	—	0	0.0	—	—
	Revenue from credit card business	2,685	4.5	5,956	11.8	8,436	7.4
	Revenue from installment sales finance business	39	0.1	28	0.1	91	0.1
	Revenue from credit guarantee	437	0.7	709	1.4	1,239	1.1
	Other financial revenue	1	0.0	2	0.0	3	0.0
	Other operating revenue	924	1.6	2,433	4.8	3,421	3.0
	Recovery of loans previously charged off	1	0.0	11	0.0	4	0.0
Other	923	1.6	2,421	4.8	3,416	3.0	
Subtotal	6,248	10.6	12,700	25.1	19,276	16.9	
OTHER	Interest on loans to customers	4,126	6.9	3,662	7.2	7,815	6.9
	Unsecured loans	3	0.0	—	—	3	0.0
	Secured loans	548	0.9	505	1.0	1,015	0.9
	Small business loans	3,573	6.0	3,156	6.2	6,796	6.0
	Other financial revenue	0	0.0	0	0.0	0	0.0
	Other operating revenue	2,008	3.5	1,852	3.6	4,649	4.0
	Revenue from operational investment securities	34	0.1	14	0.0	34	0.0
	Collection of purchased receivables	1,919	3.2	1,777	3.5	4,482	3.9
	Recovery of loans previously charged off	21	0.1	17	0.0	31	0.0
	Other	33	0.1	42	0.1	101	0.1
Subtotal	6,134	10.4	5,514	10.8	12,465	10.9	
Total		59,102	100.0	50,686	100.0	114,002	100.0

Note 1 Segment classifications are consistent with segment information classifications

Note 2 As a result of the organizational restructuring implemented on July 1, 2011, the reported segments have been changed to the core company AIFUL Corporation and Life Card Co., Ltd. from the second quarter of the consolidated fiscal year ended March 31, 2012. (Prior to the change, there were two reported segments, the core company AIFUL Corporation and LIFE Co., Ltd.)

Segment information for the first quarter of the previous fiscal year is also prepared based on the same reported segments as in the first quarter of the fiscal year under review.

Note 3 Included in the "Other" category of "Other operating revenue" for LIFE Co., Ltd. are card membership revenue and related items

Note 4 The aforementioned amounts are exclusive of consumption and related taxes

Other Operating Indicator

Item	Period	Prior Second Quarter (As of Sep. 30, 2011)	Current Second Quarter (As of Sep. 30, 2012)	Reference: Prior Fiscal Year (As of Mar. 31, 2012)
Total amount of loans outstanding (millions of yen)		511,099	412,960	455,012
Unsecured loans		357,080	288,618	318,785
Secured loans		88,166	67,831	77,115
Small business loans		65,852	56,510	59,111
Number of customer accounts		1,302,537	989,506	1,130,329
Unsecured loans		1,225,314	926,374	1,062,335
Secured loans		32,644	25,068	27,869
Small business loans		44,579	38,064	40,125
Number of branches		625	629	625
Staffed branches		31	28	30
Unstaffed branches		594	601	595
Number of automatic loan-contracting machines		626	642	632
Number of ATMs		155,339	156,703	155,157
Company-owned		624	588	603
Partner-owned		154,715	156,115	154,554
Number of employees		1,969	1,484	1,898

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