



(Translation for reference only)

February 13, 2013

Consolidated Business Results (Under Japanese GAAP) For the Third Quarter of 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 : -
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 Supplementary materials for the Quarterly Financial results: Yes
 Quarterly earnings release conference: -

I. Consolidated Business Results for the Third Quarter of Fiscal Year 2012 (April 1, 2012 – December 31, 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	
3rd quarter of FY 2012	75,863	(12.6)%	23,159	46.6%	24,523	60.7%	29,400	73.7%
3rd quarter of FY 2011	86,823	(25.4)	15,796	32.2	15,258	43.3	16,925	74.7

Reference: Comprehensive income: 3rd quarter of FY 2012: 29,807 million yen 61.2%
 3rd quarter of FY 2011: 18,496 million yen 106.0%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
3rd quarter of FY 2012	122.26	122.07
3rd quarter of FY 2011	70.60	-

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
3rd quarter of FY 2012	610,751	111,457	17.9
FY2011	665,184	81,644	12.0

Reference: Shareholders' equity for: 3rd quarter of FY 2012: 109,100 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 2012 (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 3Q	240,933,918 shares	FY2011	240,933,918 shares
(b) Number of treasury stock	FY2012 3Q	457,916 shares	FY2011	457,895 shares
(c) Average number of shares	FY2012 3Q	240,476,011 shares	FY2011 3Q	240,189,918 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 third quarter of the consolidated fiscal year under review (from April 1, 2012 to December 31, 2012), the outlook for the Japanese economy remained uncertain, reflecting the European debt crisis, slower growth in emerging economies and prolonged deflation in Japan, although the economy was recovering moderately against a backdrop of reconstruction demand from the earthquake disaster and the weakening 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 third quarter of fiscal year 2012 fell 12.6% compared with the corresponding period of the previous fiscal year, to 75,863 million yen. The principal components and their movements were interest on loans, which contracted 19.8% year on year, to 47,184 million yen, revenue from the credit card business, which increased 10.7%, to 9,242 million yen, and revenue from the credit guarantee business, which decreased 5.6%, to 3,433 million yen. Also, the collection of purchased receivables increased 10.1%, to 3,053 million yen, and the recovery of loans previously charged off edged up 3.8%, to 8,388 million yen.

Operating expenses fell 18,323 million yen, or 25.8%, compared with the corresponding period of previous fiscal year, to 52,704 million yen, primarily reflecting a decline in the accounting of a provision for doubtful accounts of 13,736 million yen.

The Group posted an extraordinary income of 6,024 million yen (up 16.6% 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 third quarter of fiscal year 2012 was 23,159 million yen, up 46.6% year on year, and ordinary income amounted to 24,523 million yen, an increase of 60.7%. Net income totaled 29,400 million yen, a rise of 73.7% year on year.

(2) Qualitative Information on Consolidated Financial Position

(Analysis of the Status of Assets, Liabilities, Net Assets, and Cash Flows in the Current Fiscal Year)

Total assets as of the end of third quarter, or December 31, 2012, on a consolidated basis declined 54,433 million yen, or 8.2%, compared to the end of the previous fiscal year, to 610,751 million yen. This was primarily due to a 57,141 million yen decline in loans outstanding due to restrictions on total lending limits.

Total liabilities stood at 499,294 million yen, a decrease of 84,246 million yen, or 14.4%, 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 49,534 million yen and a decrease of 25,692 million yen in allowance for losses on interest repayments due to the appropriation for interest repayments.

Net assets increased 29,813 million yen, or 36.5%, compared with the end of the previous fiscal year, to 111,457 million yen. This was largely attributable to the posting of net income.

(Cash Flows)

Cash and cash equivalents (“funds”) declined 13,514 million yen, or 15.6%, compared to the end of the previous fiscal year to 73,181 million yen.

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 29,323 million yen, a decrease of 52.2% 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 738 million yen, a decrease of 80.1% 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 43,606 million yen, down 59.7% 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 third 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 Third Quarter of Fiscal 2012

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2012)	Current Third Quarter (As of December 31, 2012)
Assets		
Current assets		
Cash and deposits	86,700	73,185
Operating Loans	455,012	397,870
Installment receivables	78,949	83,047
Operational investment securities	661	602
Customers' liabilities for acceptances and guarantees	74,147	74,186
Other operating receivables	8,445	7,299
Purchased receivables	4,585	3,455
Other	17,219	14,261
Allowance for investment loss	(50)	
Allowance for doubtful accounts	(117,604)	(94,591)
Total current assets	608,069	559,317
Fixed assets		
Tangible fixed assets	19,358	18,280
Intangible fixed assets	8,668	5,691
Investments and other fixed assets	29,088	27,461
Total fixed assets	57,115	51,433
Total assets	665,184	610,751
Liabilities		
Current liabilities		
Notes & accounts payable trade	9,387	12,952
Acceptances and guarantees	74,147	74,186
Short-term borrowings	35,000	43,360
Current portion of bonds	17,000	8,800
Current portion of long-term debt	44,748	37,240
Income taxes payable	425	925
Reserves	5,287	2,832
Other	21,128	10,726
Total current liabilities	207,125	191,023
Long-term liabilities		
Bonds	34,300	25,000
Long-term debts	229,396	196,509
Allowance for losses on interest repayments	108,667	82,975
Negative goodwill	435	272
Other	3,614	3,513
Total long-term liabilities	376,415	308,270
Total liabilities	583,540	499,294

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2012)	Current Third Quarter (As of December 31, 2012)
Net Assets		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,392	164,392
Retained earnings	(224,820)	(195,419)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	79,785	109,186
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	(46)	(86)
Total accumulated other comprehensive income	(46)	(86)
Subscription rights to shares	51	56
Minority interests	1,853	2,300
Total net assets	81,644	111,457
Total net assets and liabilities	665,184	610,751

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

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

(In millions of yen)

	Prior Third Quarter (Apr. 1 to Dec. 31, 2011)	Current Third Quarter (Apr. 1 to Dec. 31, 2012)
Operating revenue		
Interest on loans to customers	58,829	47,184
Revenue from Credit card business	8,351	9,242
Revenue from Installment sales finance business	297	177
Revenue from Credit guarantee	3,637	3,433
Other financial revenue	20	9
Other operating revenue	15,687	15,815
Total operating revenue	86,823	75,863
Operating expenses		
Financial expenses	7,491	5,247
Cost of sales	2,114	2,481
Other operating expenses	61,421	44,975
Total operating expenses	71,027	52,704
Operating income	15,796	23,159
Non-operating income		
Foreign exchange gains		833
Amortization of negative goodwill	163	163
Other	389	407
Total non-operating income	553	1,403
Non-operating expenses		
Foreign exchange losses	976	
provision for doubtful accounts	35	13
Other	80	26
Total non-operating expenses	1,091	39
Ordinary income	15,258	24,523
Extraordinary income		
Gain on negative goodwill	1,114	
Gain on loan extinguishment	2,901	5,948
Other	1,148	76
Total extraordinary income	5,165	6,024
Extraordinary losses		
Loss on sale of fixed assets	2	1
Loss on sale of investment securities	1,452	
Loss on valuation of investment securities	0	27
Other	356	
Total extraordinary losses	1,811	28
Income before taxes	18,611	30,519
Income taxes-current	1,362	656
Income taxes-deferred	(19)	14
Total taxes	1,342	671
Income before minority interests	17,269	29,847
Minority interests in income	343	446
Net income	16,925	29,400

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

(In millions of yen)

	Prior Third Quarter (Apr 1 to Dec. 31, 2011)	Current Third Quarter (Apr 1 to Dec. 31, 2012)
Income before minority interests	17,269	29,847
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	1,227	(39)
Total other comprehensive income	1,227	(39)
Comprehensive income	18,496	29,807
Comprehensive income attributable to		
Owners of the parent	18,153	29,360
Minority interests	343	446

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

(In millions of yen)

	Prior Third Quarter (Apr 1 to Dec. 31, 2011)	Current Third Quarter (Apr 1 to Dec. 31, 2012)
Cash flow from operating activities		
Income before taxes	18,611	30,519
Depreciation and amortization	5,099	4,611
Gain on loan extinguishment	(2,901)	(5,948)
Amortization of negative goodwill	(1,278)	(163)
Increase (decrease) in allowance for investment loss	(176)	(54)
Increase (decrease) in allowance for doubtful accounts	(28,576)	(26,310)
Increase (decrease) in allowance for bonus	(763)	(520)
Increase (decrease) in allowance for credit card point redemption	118	190
Increase (decrease) in allowance for losses on interest repayments	(59,489)	(25,692)
Increase (decrease) in allowance for business structure improvement	(179)	(2,125)
Interest and dividends income	(104)	(27)
Loss (gain) on sales of investment securities	1,398	(32)
Decrease (increase) in loans to customers	113,055	57,141
Decrease (increase) in installment receivables	(2,667)	(4,098)
Decrease (increase) in other operating receivables	1,693	1,145
Decrease (increase) in purchased receivables	(652)	1,130
Decrease (increase) in claims in bankruptcy	3,948	4,411
Decrease (increase) in business security deposits	934	(903)
Decrease (increase) in other current assets	19,038	2,930
Increase (decrease) in other current liabilities	(5,433)	(6,736)
Other	(419)	88
Subtotal	61,257	29,555
Interest and dividends income	104	27
Income taxes refund	48	24
Income taxes paid	(123)	(284)
Cash flow from operating activities	61,285	29,323
Cash flow from investing activities		
Purchase of tangible fixed assets	(212)	(308)
Proceeds from sales of tangible fixed assets	574	220
Purchase of intangible fixed assets	(532)	(333)
Proceeds from sales of investment securities	3,744	532
Other	130	627
Cash flow from investing activities	3,703	738

(In millions of yen)

	Prior Third Quarter (Apr 1 to Dec. 31, 2011)	Current Third Quarter (Apr 1 to Dec. 31, 2012)
Cash flow from financing activities		
Proceeds from short-term borrowings	68,997	81,260
Repayment of short-term borrowings	(66,560)	(72,900)
Proceeds from long-term debts	9,731	10,351
Repayments of long-term debts	(40,364)	(44,797)
Redemption of bonds	(79,943)	(17,472)
Purchase of treasury stock	(0)	(0)
Repayment of finance lease	(49)	(48)
Cash flow from financing activities	(108,188)	(43,606)
Effect of exchange rate changes on cash and cash equivalents	(4)	30
Increase (decrease) in cash and cash equivalents	(43,204)	(13,514)
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	96,766	73,181

(4) Notes on premise of going concern

Current third quarter (April 1, 2012 to December 31, 2012): None

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

Current third quarter (April 1, 2012 to December 31, 2012): None

(6) Important Subsequent Events

Current third quarter (April 1, 2012 to December 31, 2012): None

5. Supplementary Information

(1) Consolidated Operating Results

Operating Revenue

(Million yen; %)

Period Item		Prior Third Quarter (Apr 1, 2011 to Dec. 31, 2011)		Current Third Quarter (Apr 1, 2012 to Dec. 31, 2012)		Prior Fiscal Year (Apr 1, 2011 to Mar. 1, 2012)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	44,210	50.9	36,391	48.0	57,657	50.6
	Unsecured loans	34,740	40.0	29,297	38.6	46,373	40.7
	Secured loans	7,356	8.5	5,860	7.7	9,554	8.4
	Small business loans	2,113	2.4	1,233	1.7	1,729	1.5
	Revenue from credit card business			91	0.1	104	0.1
	Revenue from installment sales finance business	156	0.2	140	0.2	211	0.2
	Revenue from credit guarantee	2,278	2.6	2,379	3.1	3,051	2.7
	Other financial revenue	17	0.0	6	0.0	29	0.0
	Other operating revenue	8,338	9.7	8,772	11.6	11,125	9.8
	Recovery of loans previously charged off	7,819	9.0	8,347	11.0	10,522	9.2
	Other	518	0.7	424	0.6	603	0.6
	Subtotal	55,001	63.4	47,782	63.0	72,180	63.4
LIFE Co., Ltd.	Interest on loans to customers	4,435	5.1			4,435	3.8
	Unsecured loans	4,424	5.1			4,424	3.8
	Secured loans	10	0.0			10	0.0
	Revenue from credit card business	2,802	3.2			2,802	2.5
	Revenue from installment sales finance business	72	0.1			72	0.1
	Revenue from credit guarantee	507	0.6			507	0.4
	Other financial revenue	0	0.0			0	0.0
	Other operating revenue	2,260	2.6			2,260	2.0
	Recovery of loans previously charged off	873	1.0			873	0.8
	Other	1,387	1.6			1,387	1.2
Subtotal	10,079	11.6			10,079	8.8	
LIFE Card Co., Ltd.	Interest on loans to customers	4,203	4.8	5,287	7.0	6,084	5.3
	Unsecured loans	4,203	4.8	5,286	7.0	6,084	5.3
	Secured loans			0	0.0	—	—
	Small business loans			0	0.0		
	Revenue from credit card business	5,548	6.4	9,151	12.0	8,436	7.4
	Revenue from installment sales finance business	69	0.1	36	0.0	91	0.1
	Revenue from credit guarantee	851	1.0	1,053	1.4	1,239	1.1
	Other financial revenue	2	0.0	3	0.0	3	0.0
	Other operating revenue	2,199	2.5	3,844	5.1	3,421	3.0
	Recovery of loans previously charged off	2	0.0	17	0.0	4	0.0
Other	2,196	2.5	3,826	5.1	3,416	3.0	
Subtotal	12,875	14.8	19,376	25.5	19,276	16.9	
OTHER	Interest on loans to customers	5,979	6.9	5,505	7.3	7,815	6.9
	Unsecured loans	3	0.0			3	0.0
	Secured loans	776	0.9	769	1.0	1,015	0.9
	Small business loans	5,199	6.0	4,736	6.3	6,796	6.0
	Other financial revenue	0	0.0	0	0.0	0	0.0
	Other operating revenue	2,888	3.3	3,198	4.2	4,649	4.0
	Revenue from operational investment securities	34	0.0	58	0.1	34	0.0
	Collection of purchased receivables	2,772	3.2	3,053	4.0	4,482	3.9
	Recovery of loans previously charged off	27	0.0	23	0.0	31	0.0
	Other	54	0.1	63	0.1	101	0.1
Subtotal	8,867	10.2	8,704	11.5	12,465	10.9	
Total		86,823	100.0	75,863	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 Third Quarter (Apr 1, 2011 to Dec. 31, 2011)	Current Third Quarter (Apr 1, 2012 to Dec. 31, 2012)	Prior Fiscal Year (Apr 1, 2011 to Mar. 31, 2012)
Total amount of loans outstanding (millions of yen)		481,471	397,870	455,012
Unsecured loans		333,278	277,801	318,785
Secured loans		83,872	64,942	77,115
Small business loans		64,320	55,126	59,111
Number of customer accounts		1,208,963	926,494	1,130,329
Unsecured loans		1,134,397	865,648	1,062,335
Secured loans		31,125	23,831	27,869
Small business loans		43,441	37,015	40,125
Number of branches		628	642	625
Staffed branches		31	27	30
Unstaffed branches		597	615	595
Number of automatic loan-contracting machines		630	655	632
Number of ATMs		155,229	157,147	155,157
Company-owned		623	589	603
Partner-owned		154,606	156,558	154,554
Number of employees		1,941	1,461	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.