



(Translation for reference only)

February 13, 2014

Consolidated Business Results (Under Japanese GAAP) For the Third Quarter of Fiscal year ending March 31, 2014

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: February 14, 2014
 Supplementary materials for the Quarterly Financial results: Yes
 Quarterly earnings release conference: -

I. Consolidated Business Results for the Third Quarter of Fiscal Year 2013 (April 1, 2013 – December 31, 2013)

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 2013	69,415	(8.5)%	18,896	(18.4)%	21,460	(12.5)%	27,099	(7.8)%
3rd quarter of FY 2012	75,863	(12.6)	23,159	46.6	24,523	60.7	29,400	73.7

Reference: Comprehensive income: 3rd quarter of FY 2013: 27,358 million yen (8.2 %)
 3rd quarter of FY 2012: 29,807 million yen 61.2%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
3rd quarter of FY 2013	56.34	56.05
3rd quarter of FY 2012	61.13	61.03

Note: The Company implemented a stock split of 2 shares for each 1 share of common stock on October 1, 2013. Accordingly, net income per share and diluted income per share have been calculated as though the stock split had occurred at the beginning of the previous year.

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
3rd quarter of FY 2013	583,237	130,312	22.3
FY2012	607,181	105,008	16.9

Reference: Shareholders' equity for: 3rd quarter of FY 2013: 129,999 million yen
 End of FY 2012: 102,641 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
FY2012	—	0.00	—	0.00	0.00
FY2013	—	0.00	—	—	—
FY2013 (Forecast)	—	—	—	0.00	0.00

Note: Revisions to quarterly dividend forecasts: None

III. Consolidated Forecast for the Fiscal Year 2013 (April 1, 2013 – March 31, 2014):

As the business environment in which the AIFUL Group operates is extremely uncertain at present, given still unclear developments in claims for interest repayment, the AIFUL Group is not currently in a position to determine results forecasts for fiscal 2013, the fiscal year ending March 31, 2014, recognizing the difficulty in ascertaining the resultant effects on the Group's results. In the event that AIFUL is in a position to disclose earnings forecasts, it undertakes to do so in a timely manner.

IV. Other

- (1) Significant changes in scope of consolidation: None
- (2) Adoption of special accounting methods for quarterly consolidated financial statements: None
- (3) Changes in accounting policies, accounting estimates and restatements
 - (a) Changes in accounting policies due to revisions in accounting standards: None
 - (b) Changes in accounting policies other than those in (a): None
 - (c) Changes in accounting estimates: None
 - (d) Restatements: None
- (4) Number of shares issued (Common stock)

(a) Number of shares issued (including treasury stock)	FY2013 3Q	481,867,836 shares	FY2012	481,867,836 shares
(b) Number of treasury stock	FY2013 3Q	916,450 shares	FY2012	915,932 shares
(c) Average number of shares (for the nine months ended December 31, 2013)	FY2013 3Q	480,951,710 shares	FY2012 3Q	480,952,022 shares

Note: The Company implemented a stock split of 2 shares for each 1 share of common stock on October 1, 2013. Accordingly, earnings per share have been calculated as though the stock split had occurred at the beginning of the previous year.

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

While this Summary of Third 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.

•The company split each share of its common stock into 2 shares and changed the number of shares constituting one unit from 50 to 100 shares in accordance with the Board Director's Meeting Resolution which held on July 8, 2013.

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1. Quarterly Qualitative Information on Consolidated Business Results

(1) Qualitative Information on Consolidated Business Results

In the current third quarter on a consolidated basis, the Japanese economy is recovering slowly due to an improvement in business sentiment as expectations of a proactive economic policy and monetary easing measures by the government leads to a weaker yen and rising stock prices.

In the consumer finance industry, visible signs of improvement are finally starting to be seen as the reduction in outstanding business loans appear to be bottoming out together with an improving loan portfolio and an increase in the number of new contracts due to an improvement in business sentiment and aggressive advertising by major companies. On the other hand, while there has been a downward trend in the number of interest repayment claims, which is the industry's biggest risk, the pace is leveling off and the situation still remains uncertain.

Under such an environment, in order to steadily fulfill the Business Revitalization Plan based on the business revitalization ADR procedure, the Group has been working to improve its loan portfolio and increase the number of new contracts through effective advertising that befits the scale of the business in addition to reducing costs and settling claims in accordance with the Revitalization Plan.

Going forward, AIFUL Group will expend all efforts to realize the Business Revitalization Plan through initiatives to improve profitability and financial strength by further improving its business efficiency throughout the Group while handling the biggest management issue, the interest repayment claims.

(Overview of the Results)

The AIFUL Group's consolidated operating revenue for the third quarter of fiscal year 2013 fell 8.5% compared with the corresponding period of the previous fiscal year, to 69,415 million yen. The principal components and their movements were interest on loans, which contracted 18.4% year on year, to 38,488 million yen, revenue from the credit card business, which increased 8.4%, to 10,023 million yen, and revenue from the credit guarantee business, which increased 76.6%, to 6,062 million yen. Also, the collection of purchased receivables decreased 35.5%, to 1,969 million yen, and the recovery of loans previously charged off edged down 10.6%, to 7,503 million yen.

Operating expenses fell 4.1% compared with the corresponding period of previous fiscal year to 50,518 million yen. This was primarily due to financial expenses which declined 14.7% year on year, to 4,477 million yen and cost of sales which declined 44.3% year on year, to 1,381 million yen.

In addition, a 2,305 million yen gain on negative goodwill and a 3,840 million yen gain on loan extinguishment associated with the dissolution of a joint venture related to BUSINEXT CORPORATION resulted in the posting of 6,398 million yen (up 6.2% year on year) of extraordinary income.

As a result, for the third quarter of fiscal year 2013 the AIFUL Group posted operating income of 18,896 million yen (down 18.4% year on year), ordinary income of 21,460 million yen (down 12.5% year on year) and net income of 27,099 million yen (down 7.8% 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, 2013, on a consolidated basis declined 23,943 million yen, or 3.9%, compared with the previous fiscal year-end, to 583,237 million yen. This was primarily due to a 61,646 million

yen decline in loans outstanding due to restrictions on total lending limits.

Total liabilities stood at 452,924 million yen, a decrease of 49,248 million yen, or 9.8%, 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 54,039 million yen and a decrease of 23,167 million yen in allowance for losses on interest repayment due to the appropriation for interest repayment.

Net assets increased 25,304 million yen, or 24.1%, compared with the previous fiscal year-end, to 130,312 million yen. This was largely attributable to the posting of net income.

(Cash Flows)

Cash and cash equivalents (“funds”) increased by 6,840 million yen, or 11.2%, compared with the previous fiscal year-end to 68,039 million yen.

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 55,503 million yen, an increase of 89.3% 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 repayment.

(Cash flows from investing activities)

Net cash provided by investing activities totaled 1,806 million yen, an increase of 144.6% compared with the corresponding period of previous fiscal year. This was mainly attributable to proceeds from sales of tangible fixed assets and collection of long-term loans receivable.

(Cash flows from financing activities)

Net cash used for financing activities amounted to 50,513 million yen, up 15.8% 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 2013)

The AIFUL Group is improving its financial strength and profitability by reforming its cost structure and steadily undertaking repayments commensurate with the 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 its overall operating efficiency.

As the business environment in which the AIFUL Group operates is extremely uncertain at the moment, given still unclear developments in claims for interest repayment, the AIFUL Group is not currently in a position to determine consolidated results forecasts for the fiscal year ending March 31, 2014, recognizing the difficulty in ascertaining the resultant effects on the Group’s results. In the event 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

Not applicable

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 repayment 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. Since the fiscal year March, 2010, there have accordingly been concerns that the AIFUL Group may have difficulty in raising sufficient new funds to sustain its business. As a result, conditions have arisen to cast significant doubt on the premise of the AIFUL Group 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 received approval to its application and Business Revitalization Plan, which includes the provision of financial support. As a result, Business Revitalization Procedures using the ADR process were adopted.

In the current third quarter, the AIFUL Group undertook the repayment of 19,862 million yen to creditors, including the ordinary scheduled repayment on Jun 10, 2013, in accordance with the Business Revitalization Plan. In the future, 16,500 million yen will be repaid on Jun 10, 2014. As for the remaining outstanding amount of 161,740 million yen after this repayment is expected to be either re-financed before July 10, 2014, or the settlement method thereafter shall be proposed to the applicable creditors for their approval.

By implementing specific response measures stipulated in the Business Revitalization Plan, and by continuing to hold sincere and open discussions with the creditors, the Group believes that there is no key uncertainty that is observable under the assumption of continuing as a going-concern.

4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets for the Third Quarter of Fiscal 2013

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2013)	Current Third Quarter (As of December 31, 2013)
Assets		
Current assets		
Cash and deposits	61,202	68,042
Operating Loans	390,635	328,988
Installment receivables	83,885	83,528
Operational investment securities	925	870
Customers' liabilities for acceptances and guarantees	74,440	102,385
Other operating receivables	7,070	6,992
Purchased receivables	3,143	2,523
Other	17,309	13,588
Allowance for investment loss	(19)	(18)
Allowance for doubtful accounts	(84,714)	(74,177)
Total current assets	553,878	532,725
Fixed assets		
Tangible fixed assets	18,801	17,368
Intangible fixed assets	4,763	3,194
Investments and other fixed assets	29,737	29,949
Total fixed assets	53,302	50,512
Total assets	607,181	583,237
Liabilities		
Current liabilities		
Notes & accounts payable trade	12,356	9,915
Acceptances and guarantees	74,440	102,385
Short-term borrowings	40,900	49,570
Current portion of bonds	8,700	—
Current portion of long-term debt	43,712	16,800
Income taxes payable	987	381
Reserves	3,732	3,537
Other	7,102	10,432
Total current liabilities	191,931	193,022
Long-term liabilities		
Bonds	25,000	25,000
Long-term debt	190,038	162,940
Allowance for losses on interest repayment	91,421	68,253
Negative goodwill	217	54
Other	3,563	3,653
Total long-term liabilities	310,241	259,902
Total liabilities	502,172	452,924

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2013)	Current Third Quarter (As of December 31, 2013)
Net Assets		
Shareholders' equity		
Common stock	143,324	143,324
Capital surplus	164,392	164,392
Retained earnings	(202,114)	(175,015)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	102,491	129,590
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	149	409
Total accumulated other comprehensive income	149	409
Subscription rights to shares	61	313
Minority interests	2,305	—
Total net assets	105,008	130,312
Total liabilities and net assets	607,181	583,237

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

i. Quarterly Consolidated Statements of Income for the Third Quarter of Fiscal 2013

(In millions of yen)

	Prior Third Quarter (Apr. 1 to Dec. 31, 2012)	Current Third Quarter (Apr. 1 to Dec. 31, 2013)
Operating revenue		
Interest on loans to customers	47,184	38,488
Revenue from Credit card business	9,242	10,023
Revenue from Installment sales finance business	177	138
Revenue from Credit guarantee	3,433	6,062
Other financial revenue	9	6
Other operating revenue	15,815	14,697
Total operating revenue	75,863	69,415
Operating expenses		
Financial expenses	5,247	4,477
Cost of sales	2,481	1,381
Other operating expenses	44,975	44,660
Total operating expenses	52,704	50,518
Operating income	23,159	18,896
Non-operating income		
Foreign exchange gains	833	2,161
Amortization of negative goodwill	163	163
Other	407	257
Total non-operating income	1,403	2,582
Non-operating expenses		
Provision for doubtful accounts	13	—
Other	26	18
Total non-operating expenses	39	18
Ordinary income	24,523	21,460
Extraordinary income		
Gain on negative goodwill	—	2,305
Gain on loan extinguishment	5,948	3,840
Other	76	253
Total extraordinary income	6,024	6,398
Extraordinary losses		
Loss on sale of investment securities	—	32
Business structure improvement cost	—	9
Other	28	0
Total extraordinary losses	28	42
Income before taxes	30,519	27,816
Income taxes-current	656	635
Income taxes-deferred	14	82
Total taxes	671	717
Income before minority interests	29,847	27,099
Minority interests in income	446	—
Net income	29,400	27,099

ii. Quarterly Consolidated Statements of Comprehensive Income for the Third Quarter of Fiscal 2013

(In millions of yen)

	Prior Third Quarter (Apr 1 to Dec. 31, 2012)	Current Third Quarter (Apr 1 to Dec. 31, 2013)
Income before minority interests	29,847	27,099
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	(39)	259
Total other comprehensive income	(39)	259
Comprehensive income	29,807	27,358
Comprehensive income attributable to		
Owners of the parent	29,360	27,358
Minority interests	446	—

(3) Quarterly Consolidated Statements of Cash Flows for the Third Quarter of Fiscal 2013

(In millions of yen)

	Prior Third Quarter (Apr 1 to Dec. 31, 2012)	Current Third Quarter (Apr 1 to Dec. 31, 2013)
Cash flow from operating activities		
Income before taxes	30,519	27,816
Depreciation and amortization	4,611	2,791
Gain on loan extinguishment	(5,948)	(3,840)
Amortization of negative goodwill	(163)	(2,468)
Increase (decrease) in allowance for investment loss	(54)	(4)
Increase (decrease) in allowance for doubtful accounts	(26,310)	(12,032)
Increase (decrease) in allowance for bonus	(520)	(455)
Increase (decrease) in allowance for credit card point redemption	190	260
Increase (decrease) in allowance for losses on interest repayment	(25,692)	(23,167)
Increase (decrease) in allowance for business structure improvement	(2,125)	—
Interest and dividends income	(27)	(16)
Loss (gain) on sales of investment securities	(32)	(131)
Decrease (increase) in loans to customers	57,141	61,646
Decrease (increase) in installment receivables	(4,098)	356
Decrease (increase) in other operating receivables	1,145	78
Decrease (increase) in purchased receivables	1,130	619
Decrease (increase) in claims in bankruptcy	4,411	2,280
Decrease (increase) in business security deposits	(903)	(2,139)
Decrease (increase) in other current assets	2,930	4,010
Increase (decrease) in other current liabilities	(6,736)	1,054
Other	88	231
Subtotal	29,555	56,889
Interest and dividends income	27	16
Income taxes refund	24	71
Income taxes paid	(284)	(1,473)
Cash flow from operating activities	29,323	55,503
Cash flow from investing activities		
Purchase of tangible fixed assets	(308)	(517)
Proceeds from sales of tangible fixed assets	220	1,269
Purchase of intangible fixed assets	(333)	(342)
Proceeds from sales of investment securities	532	517
Other	627	880
Cash flow from investing activities	738	1,806

(In millions of yen)

	Prior Third Quarter (Apr 1 to Dec. 31, 2012)	Current Third Quarter (Apr 1 to Dec. 31, 2013)
Cash flow from financing activities		
Proceeds from short-term borrowings	81,260	402,620
Repayment of short-term borrowings	(72,900)	(393,950)
Proceeds from long-term debt	10,351	1,500
Repayments of long-term debt	(44,797)	(51,669)
Redemption of bonds	(17,472)	(8,700)
Purchase of treasury stock	(0)	(0)
Proceeds from disposal of treasury stock	—	0
Repayment of finance lease	(48)	(313)
Cash flow from financing activities	(43,606)	(50,513)
Effect of exchange rate changes on cash and cash equivalents	30	44
Increase (decrease) in cash and cash equivalents	(13,514)	6,840
Balance of cash and cash equivalents at the beginning of the year	86,695	61,198
Balance of cash and cash equivalents at the end of period	73,181	68,039

(4) Notes to Quarterly Consolidated Financial Statements

(Notes on premise of going concern)

Not applicable

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

Not applicable

(Important Subsequent Events)

Not applicable

5. Supplementary Information

(1) Consolidated Operating Results

Operating Revenue

(Million yen; %)

Period Item		Prior Third Quarter (Apr 1, 2012 to Dec. 31, 2012)		Current Third Quarter (Apr 1, 2013 to Dec. 31, 2013)		Prior Fiscal Year (Apr 1, 2012 to Mar. 31, 2013)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	36,391	48.0	31,944	46.0	47,402	47.6
	Unsecured loans	29,297	38.6	26,108	37.6	38,125	38.3
	Secured loans	5,860	7.7	4,788	6.9	7,654	7.7
	Small business loans	1,233	1.7	1,048	1.5	1,621	1.6
	Revenue from credit card business	91	0.1	34	0.1	115	0.1
	Revenue from installment sales finance business	140	0.2	131	0.2	189	0.2
	Revenue from credit guarantee	2,379	3.1	5,082	7.3	3,214	3.2
	Other financial revenue	6	0.0	4	0.0	11	0.0
	Other operating revenue	8,772	11.6	7,916	11.4	11,364	11.4
	Recovery of loans previously charged off	8,347	11.0	7,409	10.7	10,788	10.8
	Other	424	0.6	506	0.7	575	0.6
Subtotal	47,782	63.0	45,113	65.0	62,298	62.5	
LIFECARD CO., LTD.	Interest on loans to customers	5,287	7.0	4,761	6.9	6,904	6.9
	Unsecured loans	5,286	7.0	4,752	6.9	6,901	6.9
	Secured loans	0	0.0	5	0.0	0	0.0
	Small business loans	0	0.0	3	0.0	1	0.0
	Revenue from credit card business	9,151	12.0	9,988	14.4	12,398	12.5
	Revenue from installment sales finance business	36	0.0	6	0.0	42	0.1
	Revenue from credit guarantee	1,053	1.4	979	1.4	1,394	1.4
	Other financial revenue	3	0.0	0	0.0	4	0.0
	Other operating revenue	3,844	5.1	4,470	6.4	5,195	5.2
	Recovery of loans previously charged off	17	0.0	73	0.1	22	0.0
	Other	3,826	5.1	4,396	6.3	5,173	5.2
Subtotal	19,376	25.5	20,208	29.1	25,939	26.1	
Other	Interest on loans to customers	5,505	7.3	1,781	2.6	7,301	7.3
	Secured loans	769	1.0	726	1.1	1,034	1.0
	Small business loans	4,736	6.3	1,055	1.5	6,266	6.3
	Other financial revenue	0	0.0	0	0.0	0	0.0
	Other operating revenue	3,198	4.2	2,311	3.3	4,080	4.1
	Revenue from operational investment securities	58	0.1	210	0.3	59	0.1
	Collection of purchased receivables	3,053	4.0	1,969	2.8	3,908	3.9
	Recovery of loans previously charged off	23	0.0	20	0.0	29	0.0
Other	63	0.1	110	0.2	82	0.1	
Subtotal	8,704	11.5	4,093	5.9	11,381	11.4	
Total		75,863	100.0	69,415	100.0	99,619	100.0

Note 1: Included in the "Other" category of "Other operating revenue" for LIFECARD CO., LTD. are card membership revenue and related items.

Note 2: The aforementioned amounts are exclusive of consumption and related taxes.

Other Operating Indicator

Item	Period	Prior Third Quarter (Apr 1, 2012 to Dec. 31, 2012)	Current Third Quarter (Apr 1, 2013 to Dec. 31, 2013)	Prior Fiscal Year (Apr 1, 2012 to Mar. 31, 2013)
Total amount of loans outstanding (millions of yen)		397,870	356,584	390,635
Unsecured loans		277,801	260,145	272,980
Secured loans		64,942	49,715	64,344
Small business loans		55,126	46,723	53,310
Number of customer accounts		926,494	825,266	887,662
Unsecured loans		865,648	774,244	829,561
Secured loans		23,831	19,356	22,526
Small business loans		37,015	31,666	35,575
Number of branches		642	693	651
Staffed branches		27	26	27
Unstaffed branches		615	667	624
Number of automatic loan-contracting machines		655	716	664
Number of ATMs		157,147	162,376	158,404
Company-owned		589	484	570
Partner-owned		156,558	161,892	157,834
Number of employees		1,461	1,378	1,437

Note: 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 (-million yen at the end of the third quarter for the previous fiscal year, -million yen at the end of the previous fiscal year and 27,596 million yen at the end of the third quarter for the fiscal year under review) have been included.