



(Translation for reference only)

November 13, 2014

Consolidated Business Results (Under Japanese GAAP) For the Second Quarter of Fiscal year ending March 31, 2015

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 Second Quarter of Fiscal Year 2014 (April 1, 2014 – September 30, 2014)

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 2014	42,884	(7.9)%	5,991	(52.0)%	7,523	(44.2)%	7,796	(60.2)%
2nd quarter of FY 2013	46,586	(8.1)	12,485	(13.7)	13,494	(3.6)	19,574	(0.3)

Reference: Comprehensive income: 2nd quarter of FY 2014: 7,831 million yen (61.5)%
 2nd quarter of FY 2013: 20,335 million yen 3.4%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
2nd quarter of FY 2014	16.20	16.13
2nd quarter of FY 2013	40.70	40.48

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
2nd quarter of FY 2014	536,790	141,658	26.3
FY2013	577,339	133,541	23.1

Reference: Shareholders' equity for: 2nd quarter of FY 2014: 141,092 million yen
 End of FY 2013: 133,129 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
FY2013	-	0.00	-	0.00	0.00
FY2014	-	0.00	-	-	-
FY2014 (Forecast)	-	-	-	0.00	0.00

Note: Revisions to quarterly dividend forecasts: None

III. Consolidated Forecast for the Fiscal Year 2014 (April 1, 2014 – March 31, 2015):

(In millions of yen, except where noted; Percentage figures show year-on-year change.)

	Operating Revenue	Operating Income	Ordinary Income	Net Income	Net Income per Share (Yen)
Full year	86,635 (5.7)%	12,118 (46.1)%	13,786 (44.3)%	14,162 (53.5)%	29.40

Note: Revisions to consolidated earnings forecasts: Yes

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)	FY2014 2Q	483,260,636 shares	FY2013	481,867,836 shares
(b) Number of treasury stock	FY2014 2Q	916,648 shares	FY2013	916,568 shares
(c) Average number of shares	FY2014 2Q	481,291,974 shares	FY2013 2Q	480,951,800 shares

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

While this Summary of Second 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 Business Results

(1) Qualitative Information on Business Results

In the current second quarter on a consolidated basis, the Japanese economy continued to follow a moderate recovery trend, reflecting continued improvements in corporate earnings and employment conditions mainly attributable to the aggressive economic policies of the government, despite some weaknesses such as a reaction to last-minute demand associated with the consumption tax hike.

The consumer finance industry has been steadily moving toward recovery, with a solid number of new contracts on the back of an economic turnaround and aggressive advertising by major players, and with clearer signs of the operating loan balance bottoming out.

Although the industry's biggest risk, interest repayment claims, is steadily trending downwards after hitting a peak, the number of claims continues almost unchanged recently, leaving the future outlook still unpredictable.

In this environment, on June 10, 2014, the AIFUL Group made the final repayments related to the Business Revitalization Plan based on the alternative dispute resolution (ADR) process, and fulfilled the Business Revitalization Plan on July 10, 2014.

Moreover, with the agreement of creditors at the meeting of creditors held on June 13, 2014, it was determined that, while some of the debt has been repaid, continued financial assistance will be extended for the outstanding debt as of July 10, 2014.

Going forward, while dealing with the principal management issue of interest repayment claims, the AIFUL Group will steadily carry out the repayment plan set forth in the new business plan. Moreover, the Group will strive to streamline its business efficiency across the Group, work to improve the quality of its credit portfolio by acquiring sound credit, and aim to bolster the top line.

(Overview of the Results)

The AIFUL Group's consolidated operating revenue for the second quarter of fiscal year 2014 fell 7.9% compared with the corresponding period of the previous fiscal year, to 42,884 million yen. The principal components and their movements were interest on loans, which contracted 12.4% year on year, to 22,644 million yen, revenue from the credit card business, which decreased 0.5%, to 6,581 million yen, and revenue from the credit guarantee business, which increased 24.0%, to 5,141 million yen. Also, the collection of purchased receivables decreased 28.4%, to 925 million yen, and the recovery of loans previously charged off edged down 20.5%, to 4,092 million yen.

Operating expenses rose 8.2% compared with the previous fiscal year to 36,893 million yen. This was primarily due to financial expense which increased 43.4% year on year, to 4,505 million yen.

As a result, for the second quarter of fiscal year 2014, the AIFUL Group's posted operating income of 5,991 million yen (down 52.0% year on year), ordinary income of 7,523 million yen (down 44.2% year on year), reflecting the posting non-operating income of 1,589 million yen (up 55.2% year on year), including a foreign exchange gain of 1,457 million yen, and net income of 7,796 million yen (down 60.2% year on year).

(2) Qualitative Information on 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 second quarter, or September 30, 2014, on a consolidated basis declined 40,548 million yen, or 7.0%, compared with the previous fiscal year-end, to 536,790 million yen. This was primarily due to 28,483 million yen decline in receivable outstanding such as loans outstanding due to restrictions on total lending limits.

Total liabilities stood at 395,132 million yen, a decrease of 48,664 million yen, or 11.0%, compared with the previous fiscal year-end. The principal factors contributing to this decline were the repayment of debts, which led to a drop of 68,451 million yen and a decrease of 14,897 million yen in allowance for losses on interest repayment due to the appropriation for interest repayment.

Net assets increased 8,116 million yen, or 6.1%, compared with the previous fiscal year-end, to 141,658 million yen. This was largely attributable to the posting of net income.

(Cash Flows)

Cash and cash equivalents (“funds”) decreased by 17,613 million yen, or 26.3%, compared with the previous fiscal year-end to 49,263 million yen.

(Cash flows from operating activities)

Net cash provided by operating activities amounted to 22,244 million yen, a decrease of 58.7% compared with the corresponding period of the previous fiscal year. During the period under review, the increase in funds caused by the decline in operating receivables including loans to customers exceeded the decline in funds due to the drop in the allowance for losses on interest repayment.

(Cash flows from investing activities)

Net cash used for investing activities stood at 630 million yen, compared with net cash provided of 2,255 million yen in the corresponding period of the previous fiscal year. This was mainly attributable to the purchase of tangible fixed assets and intangible fixed assets.

(Cash flows from financing activities)

Net cash used for financing activities amounted to 39,279 million yen, down 23.0% year-on-year, primarily due to the repayment of borrowings.

(3) Qualitative Information on Consolidated Earnings Forecasts (Forecast for operations in fiscal 2014)

In the AIFUL Group industry has been steadily moving toward recovery, with a solid number of new contracts on the back of an economic turnaround and aggressive advertising by major players, and with clearer signs of the operating loan balance bottoming out.

Although the industry’s biggest risk, interest repayment claims, is steadily trending downwards after hitting a peak, the number of claims continues almost unchanged recently, leaving the future outlook still unpredictable.

In this environment, while dealing with the principal management issue of interest repayment claims, the AIFUL Group will steadily carry out the repayment plan set forth in the new business plan. Moreover, the Group will strive to streamline its business efficiency across the Group, work to improve the quality of its credit portfolio by acquiring

sound credit, and aim to bolster the top line.

In the fiscal year ending March 31, 2015, the AIFUL Group expects operating revenue to be 86,635 million yen (a decline of 5.7% year on year), operating income to be 12,118 million yen (down 46.1% year on year), ordinary income to be 13,786 million yen (a fall of 44.3% year on year), and net income to be 14,162 million yen (down 53.5% year on year), in light of the business results in the current second quarter, on a consolidated basis.

The consolidated earnings forecasts are based on information, etc. available as of the date of publication of this material. However, the final results may differ from the forecasts as there are many risks in the current operating environment surrounding the Company and, in particular, developments in claims for interest repayments are still uncertain.

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 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. 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.

Based on the approved Business Revitalization Plan, the AIFUL Group has repaid a total of 110,391 million yen to the creditors since the start of the process, including 16,500 million yen in the first quarter of fiscal year 2014.

In addition, for the outstanding debt of 161,740 million yen after the final repayment related to the Business Revitalization Plan based on the alternative dispute resolution (ADR) process on June 10, 2014, it was determined at the meeting of creditors held on June 13, 2014 that financial assistance would be continued after repaying some of the debt based on the agreement of the relevant creditors. On July 10, 2014, the AIFUL Group repaid some of the debt,

purchased relevant claims, exchanged them with corporate bonds and changed the repayment schedule for the remaining debt of 52,700 million yen.

By implementing concrete measures under our New Business Plan, the AIFUL Group believes there is little uncertainty about its ability to continue as a going concern.

4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets for the Second Quarter of Fiscal 2014

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2014)	Current Second Quarter (As of September 30, 2014)
Assets		
Current assets		
Cash and deposits	66,880	49,267
Operating Loans	321,149	292,666
Installment receivables	85,264	79,723
Operational investment securities	825	797
Customers' liabilities for acceptances and guarantees	102,419	109,881
Other operating receivables	7,126	6,536
Purchased receivables	2,233	2,024
Other	12,132	11,817
Allowance for investment loss	(18)	(19)
Allowance for doubtful accounts	(69,540)	(64,907)
Total current assets	528,473	487,787
Fixed assets		
Tangible fixed assets	17,108	17,056
Intangible fixed assets	3,057	2,491
Investments and other fixed assets	28,700	29,455
Total fixed assets	48,865	49,002
Total assets	577,339	536,790
Liabilities		
Current liabilities		
Notes & accounts payable trade	10,261	8,092
Acceptances and guarantees	102,419	109,881
Short-term borrowings	49,250	46,190
Current portion of bonds	—	15,000
Current portion of long-term debt	16,800	3,392
Income taxes payable	619	557
Reserves	4,098	4,364
Other	9,048	9,705
Total current liabilities	192,498	197,183
Long-term liabilities		
Bonds	25,000	38,800
Long-term debt	162,865	110,882
Allowance for losses on interest repayment	59,881	44,984
Other	3,551	3,281
Total long-term liabilities	251,299	197,948
Total liabilities	443,797	395,132

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2014)	Current Second Quarter (As of September 30, 2014)
Net Assets		
Shareholders' equity		
Common stock	143,324	143,390
Capital surplus	164,392	164,457
Retained earnings	(171,652)	(163,856)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	132,953	140,880
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	176	212
Total accumulated other comprehensive income	176	212
Subscription rights to shares	412	565
Total net assets	133,541	141,658
Total liabilities and net assets	577,339	536,790

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

i. Quarterly Consolidated Statements of Income for the Second Quarter of Fiscal 2014

(In millions of yen)

	Prior Second Quarter (Apr 1 to Sep. 30, 2013)	Current Second Quarter (Apr 1 to Sep. 30, 2014)
Operating revenue		
Interest on loans to customers	25,843	22,644
Revenue from Credit card business	6,615	6,581
Revenue from Installment sales finance business	87	65
Revenue from Credit guarantee	4,147	5,141
Other financial revenue	5	10
Other operating revenue	9,886	8,440
Total operating revenue	46,586	42,884
Operating expenses		
Financial expenses	3,141	4,505
Cost of sales	934	664
Other operating expenses	30,024	31,722
Total operating expenses	34,101	36,893
Operating income	12,485	5,991
Non-operating income		
Foreign exchange gains	708	1,457
Other	315	131
Total non-operating income	1,023	1,589
Non-operating expenses		
Provision for doubtful accounts	0	38
Other	14	17
Total non-operating expenses	14	56
Ordinary income	13,494	7,523
Extraordinary income		
Gain on sale of investment securities	164	325
Gain on negative goodwill	2,305	—
Gain on loan extinguishment	3,840	320
Other	88	—
Total extraordinary income	6,398	645
Extraordinary losses		
Loss on valuation of investment securities	25	—
Business structure improvement cost	9	—
Other	6	—
Total extraordinary losses	42	—
Income before taxes	19,850	8,169
Income taxes-current	266	354
Income taxes-deferred	8	18
Total taxes	275	372
Income before minority interests	19,574	7,796
Gain on minority interests	—	—
Net income	19,574	7,796

ii. Quarterly Consolidated Statements of Comprehensive Income for the Second Quarter of Fiscal 2014

(In millions of yen)

	Prior Second Quarter (Apr 1 to Sep. 30, 2013)	Current Second Quarter (Apr 1 to Sep. 30, 2014)
Income before minority interests	19,574	7,796
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	760	35
Total other comprehensive income	760	35
Comprehensive income	20,335	7,831
Comprehensive income attributable to		
Owners of the parent	20,335	7,831
Minority interests	—	—

(3) Quarterly Consolidated Statements of Cash Flows for the Second Quarter of Fiscal 2014

(In millions of yen)

	Prior Second Quarter (Apr 1 to Sep. 30, 2013)	Current Second Quarter (Apr 1 to Sep. 30, 2014)
Cash flow from operating activities		
Income before taxes	19,850	8,169
Depreciation and amortization	2,009	1,447
Gain on loan extinguishment	(3,840)	(320)
Amortization of negative goodwill	(2,414)	—
Increase (decrease) in allowance for investment loss	(3)	(0)
Increase (decrease) in allowance for doubtful accounts	(7,990)	(5,578)
Increase (decrease) in allowance for bonus	(9)	5
Increase (decrease) in allowance for credit card point redemption	220	260
Increase (decrease) in allowance for losses on interest repayment	(14,907)	(14,897)
Interest and dividends income	(17)	(26)
Loss (gain) on sales of investment securities	(157)	(325)
Decrease (increase) in loans to customers	53,561	28,483
Decrease (increase) in installment receivables	4,193	5,540
Decrease (increase) in other operating receivables	40	590
Decrease (increase) in purchased receivables	204	209
Decrease (increase) in claims in bankruptcy	1,664	1,378
Decrease (increase) in business security deposits	(710)	(1,025)
Decrease (increase) in other current assets	5,748	296
Increase (decrease) in other current liabilities	(2,704)	(1,427)
Other	196	(184)
Subtotal	54,934	22,594
Interest and dividends income	17	26
Income taxes refund	71	40
Income taxes paid	(1,122)	(416)
Cash flow from operating activities	53,900	22,244
Cash flow from investing activities		
Purchase of tangible fixed assets	(130)	(676)
Proceeds from sales of tangible fixed assets	1,269	141
Purchase of intangible fixed assets	(203)	(185)
Proceeds from sales of investment securities	357	375
Other	963	(285)
Cash flow from investing activities	2,255	(630)

(In millions of yen)

	Prior Second Quarter (Apr 1 to Sep. 30, 2013)	Current Second Quarter (Apr 1 to Sep. 30, 2014)
Cash flow from financing activities		
Proceeds from short-term borrowings	270,560	303,910
Repayment of short-term borrowings	(264,170)	(306,970)
Proceeds from long-term debts	—	60,300
Repayments of long-term debts	(48,450)	(125,371)
Proceeds from issue of bonds	—	28,800
Redemption of bonds	(8,700)	—
Proceeds from issuance of common stock	—	89
Purchase of treasury stock	(0)	(0)
Proceeds from disposal of treasury stock	0	—
Repayment of finance lease	(284)	(36)
Cash flow from financing activities	(51,044)	(39,279)
Effect of exchange rate changes on cash and cash equivalents	17	51
Increase (decrease) in cash and cash equivalents	5,128	(17,613)
Balance of cash and cash equivalents at the beginning of the year	61,198	66,876
Balance of cash and cash equivalents at the end of period	66,326	49,263

(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 Second Quarter (Apr 1, 2013 to Sep. 30, 2013)		Current Second Quarter (Apr 1, 2014 to Sep. 30, 2014)		Prior Fiscal Year (Apr 1, 2013 to Mar. 31, 2014)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	21,484	46.1	18,841	44.0	42,066	45.8
	Unsecured loans	17,495	37.6	15,589	36.4	34,472	37.5
	Secured loans	3,271	7.0	2,674	6.2	6,232	6.8
	Small business loans	717	1.5	578	1.4	1,360	1.5
	Revenue from credit card business	29	0.1	11	0.0	47	0.1
	Revenue from installment sales finance business	81	0.2	64	0.2	178	0.2
	Revenue from credit guarantee	3,489	7.5	4,524	10.5	6,654	7.2
	Other financial revenue	4	0.0	4	0.0	9	0.0
	Other operating revenue	5,402	11.6	4,461	10.4	10,231	11.1
	Recovery of loans previously charged off	5,074	10.9	3,996	9.3	9,536	10.4
	Other	327	0.7	465	1.1	695	0.7
Subtotal	30,492	65.5	27,908	65.1	59,186	64.4	
LIFECARD CO., LTD.	Interest on loans to customers	3,190	6.9	2,987	7.0	6,260	6.8
	Unsecured loans	3,185	6.9	2,974	7.0	6,244	6.8
	Secured loans	2	0.0	5	0.0	9	0.0
	Small business loans	1	0.0	6	0.0	6	0.0
	Revenue from credit card business	6,586	14.1	6,570	15.3	13,379	14.6
	Revenue from installment sales finance business	5	0.0	1	0.0	7	0.0
	Revenue from credit guarantee	657	1.4	617	1.4	1,295	1.4
	Other financial revenue	0	0.0	0	0.0	0	0.0
	Other operating revenue	2,886	6.2	2,955	6.9	6,041	6.6
	Recovery of loans previously charged off	53	0.1	89	0.2	99	0.1
	Other	2,832	6.1	2,866	6.7	5,941	6.5
Subtotal	13,326	28.6	13,132	30.6	26,985	29.4	
Other	Interest on loans to customers	1,168	2.5	815	1.9	2,251	2.5
	Secured loans	584	1.3	173	0.4	821	0.9
	Small business loans	583	1.2	642	1.5	1,429	1.6
	Other financial revenue	0	0.0	5	0.0	1	0.0
	Other operating revenue	1,598	3.4	1,022	2.4	3,433	3.7
	Revenue from operational investment securities	197	0.4	54	0.1	248	0.2
	Collection of purchased receivables	1,292	2.8	925	2.2	3,011	3.3
	Recovery of loans previously charged off	16	0.0	6	0.0	26	0.0
	Other	91	0.2	35	0.1	146	0.2
Subtotal	2,767	5.9	1,843	4.3	5,686	6.2	
Total		46,586	100.0	42,884	100.0	91,858	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 Second Quarter (Apr 1, 2013 to Sep. 30, 2013)	Current Second Quarter (Apr 1, 2014 to Sep. 30, 2014)	Prior Fiscal Year (Apr 1, 2013 to Mar. 31, 2014)
Total amount of loans outstanding (millions of yen)		365,823	347,253	348,010
Unsecured loans		264,030	266,169	261,221
Secured loans		53,147	38,043	41,267
Small business loans		48,645	43,040	45,521
Number of customer accounts		847,771	818,411	817,039
Unsecured loans		794,455	773,547	768,700
Secured loans		20,426	15,835	17,592
Small business loans		32,890	29,029	30,747
Number of branches		652	791	704
Staffed branches		26	26	26
Unstaffed branches		626	765	678
Number of automatic loan-contracting machines		669	819	716
Number of ATMs		161,390	164,560	162,629
Company-owned		560	483	482
Partner-owned		160,830	164,077	162,147
Number of employees		1,388	1,353	1,369

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 (28,750 million yen at the end of the second quarter for the previous fiscal year, 26,860 million yen at the end of the previous fiscal year and 54,587 million yen at the end of the second quarter for the fiscal year under review) have been included.