



(Translation for reference only)

August 10, 2015

Consolidated Business Results (Under Japanese GAAP) For the First Quarter of Fiscal year ending March 31, 2016

Company name: AIFUL Corporation
 Stock Listing: Tokyo Stock Exchange
 Stock Code: 8515
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 Scheduled date of commencement of dividend payments : -
 Scheduled date of submission of financial report: August 14, 2015
 Supplementary materials for the Quarterly Financial results: Yes
 Quarterly earnings release conference: -

I. Consolidated Business Results for the First Quarter of Fiscal Year 2015 (April 1, 2015 – June 30, 2015)

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 attributable to owners of parent	
1st quarter of FY 2015	21,716	0.3%	3,311	(3.4)%	3,382	0.4%	3,413	(4.8)%
1st quarter of FY 2014	21,649	(9.0)%	3,428	(35.6)%	3,368	(47.1)%	3,587	(70.7)%

Reference: Comprehensive income: 1st quarter of FY 2015: 3,149 million yen (15.5)%
 1st quarter of FY 2014: 3,728 million yen (69.2)%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
1st quarter of FY 2015	7.07	7.06
1st quarter of FY 2014	7.46	7.42

2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
1st quarter of FY 2015	547,445	100,657	18.2
FY2014	560,323	97,475	17.3

Reference: Shareholders' equity for: 1st quarter of FY 2015: 99,894 million yen
 End of FY 2014: 96,737 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
FY2014	-	0.00	-	0.00	0.00
FY2015	-	-	-	-	-
FY2015 (Forecast)	-	0.00	-	0.00	0.00

Note: Revisions to quarterly dividend forecasts: None

III. Consolidated Forecast for the Fiscal Year 2015 (April 1, 2015 – March 31, 2016):

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

	Operating Revenue		Operating Income		Ordinary Income		Net income attributable to owners of parent		Net Income per Share (Yen)
First Half	42,932	0.1%	4,698	(21.6)%	4,742	(37.0)%	4,667	(40.1)%	9.67
Full year	87,634	1.5%	7,172	—	7,302	—	7,149	—	14.81

Note: Revisions to consolidated earnings forecasts: None

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: None
 - (d) Restatements: None
- (4) Number of shares issued (Common stock)

(a) Number of shares issued (including treasury stock)	FY2015 1Q	483,589,536 shares	FY2014	483,506,536 shares
(b) Number of treasury stock	FY2015 1Q	916,752 shares	FY2014	916,722 shares
(c) Average number of shares	FY2015 1Q	482,616,382 shares	FY2014 1Q	480,951,255 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 Business Results

(1) Qualitative Information on Business Results

In the current first quarter on a consolidated basis, the Japanese economy recovered on the strength of the government's aggressive economic policies, but the outlook is uncertain given a slowdown in the Chinese economy and the Greek debt crisis.

In the consumer finance industry, the number of new contracts remained solid, mainly because of aggressive advertising by major players, and the operating loan balance recovered steadily. 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, the AIFUL Group is dealing with the principal management issue of interest repayment claims and is making Group-wide efforts to expand operating assets, working to increase the number of new contracts and the operating loan balance to strengthen its revenue base.

As stated in the Notice Concerning Agreement for Completion of Payment of Debts Pertaining to Credit under Financial Support dated July 10, 2015, the Group has agreed with participating creditors to complete payment of debts of 52,700 million yen associated with financial support from July 2014, changing the final payment date.

Going forward, while dealing with the principal management issue of interest repayment claims, the AIFUL 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 first quarter of fiscal year 2015 rose 0.3% compared with the corresponding period of the previous fiscal year, to 21,716 million yen. The principal components and their movements were interest on loans, which contracted 9.7% year on year, to 10,705 million yen, revenue from the credit card business, which increased 6.8%, to 3,512 million yen, and revenue from the credit guarantee business, which increased 55.3%, to 3,167 million yen. Also, the collection of purchased receivables increased 17.6%, to 506 million yen, and the recovery of loans previously charged off edged down 21.6%, to 1,667 million yen.

Operating expenses increased 184 million yen (1.0%) year on year, to 18,405 million yen, chiefly due to a 415 million yen increase in financial expenses and a 658 million yen rise in promotion expenses in general and administrative expenses, which were partially offset by a decline of 1,028 million yen in provision for doubtful accounts.

As a result, for the first quarter of fiscal year 2015 the AIFUL Group's posted operating income of 3,311 million yen (down 3.4% year on year), ordinary income of 3,382 million yen (up 0.4% year on year) and net income attributable to owners of parent of 3,413 million yen (down 4.8% 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 first quarter, or June 30, 2015, on a consolidated basis declined 12,878 million yen, or 2.3%, compared with the previous fiscal year-end, to 547,445 million yen. The decline was primarily due to a decrease in cash and deposits associated with redemption of bonds.

Total liabilities stood at 446,787 million yen, a decrease of 16,060 million yen, or 3.5%, compared with the previous

fiscal year-end. This was largely attributable to the redemption of bonds.

Net assets increased 3,182 million yen, or 3.3%, compared with the previous fiscal year-end, to 100,657 million yen. This was largely attributable to the posting of net income attributable to owners of parent.

(Cash Flows)

Cash and cash equivalents (“funds”) decreased by 16,311 million yen, or 31.0%, compared with the previous fiscal year-end to 36,274 million yen.

(Cash flows from operating activities)

Net cash used for operating activities stood at 7,570 million yen, compared with net cash provided of 4,224 million yen in the corresponding period of the previous fiscal year. This was mainly attributable to the decline in funds due to the decline in loans to customers exceeded and 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 927 million yen, compared with net cash provided of 62 million yen in the corresponding period of the previous fiscal year. This was mainly attributable to the purchase of tangible fixed assets, intangible fixed assets and investment securities.

(Cash flows from financing activities)

Net cash used for financing activities amounted to 7,841 million yen, down 53.5% year-on-year, primarily due to the repayment of borrowings and redemption of bonds.

(3) Qualitative Information on the Forecasts for the Consolidated Business Results

In the industry to which the AIFUL Group belongs, the number of new contracts remains solid, mainly attributable to aggressive advertising by major players, and the operating loan balance is recovering steadily.

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 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.

The Group’s earnings forecasts for the fiscal year ending March 31, 2016 remain unchanged from the earnings forecasts announced on May 12, 2015. 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

(Changes in accounting policies)

Starting the first quarter under review, the Company is applying the Revised Accounting Standard for Business Combinations (ASBJ Statement No. 21; September 13, 2013), the Revised Accounting Standard for Consolidated Financial Statements (ASBJ Statement No. 22; September 13, 2013), and the Revised Accounting Standard for Business Divestitures (ASBJ Statement No. 7; September 13, 2013). Under these accounting standards, the Company shall post a gain or loss on change in the Company's equity in subsidiaries that the Company continues to control in capital surplus and shall post expenses related to acquisitions as expenses in a consolidated fiscal year when they are incurred. Any review of the allocation of the acquisition cost in provisional accounting of a business combination from the beginning of the first quarter under review shall be reflected in quarterly consolidated financial statements for the quarter in which the date of the business combination belongs. In addition, the Company changed the presentation of the net income as well as the presentation from the minority interests to the non-controlling interests. To reflect these changes in presentations, the Company reclassified the quarterly consolidated financial statements for the first quarter of the previous fiscal year and the consolidated financial statements for the previous fiscal year.

The application of the Accounting Standard for Business Combinations, etc. follows the transitional treatment set force in Paragraph 58-2 (4) of the Accounting Standard for Business Combinations, Paragraph 44-5 (4) of the Accounting Standard for Consolidated Financial Statements, and Paragraph 57-4 (4) of the Accounting Standard for Business Divestitures, and the accounting standards are applied from the beginning of the first quarter under review.

The application of the accounting standards has no impact on the consolidated financial statements for the first quarter under review.

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.

The Business Revitalization Plan period expired on July 10, 2014, and the AIFUL Group obtained continued financial support for the remaining debt of 52,700 million yen. However, as stated in the Notice Concerning Agreement for Completion of Payment of Debts Pertaining to Credit under Financial Support published on July 10, 2015, the Group

has agreed with the participating creditors to complete payment of debts pertaining to the credit for this financial support, changing the final payment date to September 30, 2015.

The AIFUL Group will implement concrete measures in its New Business Plan and will complete payment of debts pertaining to the credit for the financial support by the changed final payment date and therefore 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 First Quarter of Fiscal 2015

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2015)	Current First Quarter (As of June 30, 2015)
Assets		
Current assets		
Cash and deposits	52,590	36,278
Operating Loans	287,650	290,103
Installment receivables	84,332	82,261
Operational investment securities	688	651
Customers' liabilities for acceptances and guarantees	111,472	111,338
Other operating receivables	5,994	5,868
Purchased receivables	2,190	1,913
Other	13,225	13,924
Allowance for investment loss	(9)	(9)
Allowance for doubtful accounts	(48,757)	(46,004)
Total current assets	509,377	496,325
Fixed assets		
Tangible fixed assets	17,678	17,607
Intangible fixed assets	2,575	2,955
Investments and other fixed assets	30,692	30,556
Total fixed assets	50,946	51,120
Total assets	560,323	547,445
Liabilities		
Current liabilities		
Notes & accounts payable trade	10,158	9,816
Acceptances and guarantees	111,472	111,338
Short-term borrowings	51,460	59,330
Current portion of bonds	25,000	10,000
Current portion of long-term debt	7,713	7,713
Income taxes payable	555	161
Reserves	4,262	3,900
Other	12,248	13,404
Total current liabilities	222,869	215,663
Long-term liabilities		
Bonds	28,800	28,800
Long-term debt	113,982	113,295
Allowance for losses on interest repayment	93,405	85,179
Other	3,791	3,849
Total long-term liabilities	239,978	231,124
Total liabilities	462,848	446,787

(In millions of yen)

	Prior fiscal year (condensed) (As of March 31, 2015)	Current First Quarter (As of June 30, 2015)
Net Assets		
Shareholders' equity		
Common stock	143,401	143,405
Capital surplus	164,469	13,904
Retained earnings	(208,152)	(54,170)
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	96,608	100,029
Accumulated other comprehensive income		
Unrealized gain (loss) on available for sale securities	128	(134)
Total accumulated other comprehensive income	128	(134)
Subscription rights to shares	738	763
Total net assets	97,475	100,657
Total liabilities and net assets	560,323	547,445

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

i. Quarterly Consolidated Statements of Income for the First Quarter of Fiscal 2015

(In millions of yen)

	Prior First Quarter (Apr. 1 to Jun. 30, 2014)	Current First Quarter (Apr. 1 to Jun. 30, 2015)
Operating revenue		
Interest on loans to customers	11,855	10,705
Revenue from Credit card business	3,288	3,512
Revenue from Installment sales finance business	34	31
Revenue from Credit guarantee	2,039	3,167
Other financial revenue	3	0
Other operating revenue	4,428	4,299
Total operating revenue	21,649	21,716
Operating expenses		
Financial expenses	1,376	1,791
Cost of sales	312	355
Other operating expenses	16,532	16,258
Total operating expenses	18,220	18,405
Operating income	3,428	3,311
Non-operating income		
Foreign exchange gains	—	32
Other	66	46
Total non-operating income	66	79
Non-operating expenses		
Foreign exchange losses	94	—
Provision for doubtful accounts	23	2
Other	9	5
Total non-operating expenses	126	8
Ordinary income	3,368	3,382
Extraordinary income		
Gain on sale of investment securities	322	—
Total extraordinary income	322	—
Income before taxes	3,690	3,382
Income taxes-current	109	55
Income taxes-deferred	(5)	(86)
Total taxes	103	(31)
Net income	3,587	3,413
Net income attributable to owners of parent	3,587	3,413

ii. Quarterly Consolidated Statements of Comprehensive Income for the First Quarter of Fiscal 2015

(In millions of yen)

	Prior First Quarter (Apr. 1 to Jun. 30, 2014)	Current First Quarter (Apr. 1 to Jun. 30, 2015)
Net income	3,587	3,413
Other Comprehensive income		
Unrealized gain (loss) on available-for-sale securities	141	(263)
Total other comprehensive income	141	(263)
Comprehensive income	3,728	3,149
Comprehensive income attributable to		
Owners of the parent	3,728	3,149
Non-controlling interests	—	—

(3) Quarterly Consolidated Statements of Cash Flows for the First Quarter of Fiscal 2015

(In millions of yen)

	Prior First Quarter (Apr. 1 to Jun. 30, 2014)	Current First Quarter (Apr. 1 to Jun. 30, 2015)
Cash flow from operating activities		
Income before taxes	3,690	3,382
Depreciation and amortization	790	541
Increase (decrease) in allowance for investment loss	13	14
Increase (decrease) in allowance for doubtful accounts	(2,297)	(3,050)
Increase (decrease) in allowance for bonus	(448)	(461)
Increase (decrease) in allowance for credit card point redemption	120	100
Increase (decrease) in allowance for losses on interest repayment	(8,125)	(8,225)
Interest and dividends income	(11)	(14)
Loss (gain) on sales of investment securities	(322)	—
Decrease (increase) in loans to customers	6,799	(2,453)
Decrease (increase) in installment receivables	4,457	2,071
Decrease (increase) in other operating receivables	184	126
Decrease (increase) in purchased receivables	19	276
Decrease (increase) in claims in bankruptcy	683	413
Decrease (increase) in business security deposits	333	(7)
Decrease (increase) in other current assets	855	(620)
Increase (decrease) in other current liabilities	(1,869)	661
Other	(248)	9
Subtotal	4,624	(7,234)
Interest and dividends income	11	14
Income taxes refund	0	—
Income taxes paid	(411)	(350)
Cash flow from operating activities	4,224	(7,570)
Cash flow from investing activities		
Purchase of tangible fixed assets	(320)	(117)
Proceeds from sales of tangible fixed assets	141	0
Purchase of intangible fixed assets	(69)	(630)
Purchase of investment securities	—	(140)
Proceeds from sales of investment securities	372	—
Other	(61)	(40)
Cash flow from investing activities	62	(927)

(In millions of yen)

	Prior First Quarter (Apr. 1 to Jun. 30, 2014)	Current First Quarter (Apr. 1 to Jun. 30, 2015)
Cash flow from financing activities		
Proceeds from short-term borrowings	147,660	174,140
Repayment of short-term borrowings	(147,920)	(166,270)
Repayments of long-term debt	(16,575)	(686)
Redemption of bonds	—	(15,000)
Proceeds from issuance of common stock	—	5
Purchase of treasury stock	(0)	(0)
Repayment of finance lease	(33)	(29)
Cash flow from financing activities	(16,868)	(7,841)
Effect of exchange rate changes on cash and cash equivalents	10	28
Increase (decrease) in cash and cash equivalents	(12,571)	(16,311)
Balance of cash and cash equivalents at the beginning of the year	66,876	52,586
Balance of cash and cash equivalents at the end of period	54,304	36,274

(4) Notes to Quarterly Consolidated Financial Statements

(Notes on premise of going concern)

Not applicable

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

Prior First Quarter (Apr. 1 to Jun. 30, 2014)

(significant changes in shareholders' equity)

Not applicable

Current First Quarter (Apr. 1 to Jun. 30, 2015)

(significant changes in shareholders' equity)

The Company disposed of deficits at the board of directors meeting on May 18, 2015 by reducing the amount of capital reserves and earned surplus reserves, and by disposing of general reserves and other retained earnings.

As a result, capital reserves decreased 150,310 million yen, other capital surplus decreased 258 million yen, earned surplus reserves decreased 1,566 million yen, general reserves decreased 102,230 million yen, and retained earnings carried forward increased 254,365 million yen.

(Important Subsequent Events)

(Agreement on Completion of Payment of Debts Pertaining to Credit under Financial Support)

The Company and a certain consolidated subsidiary received financial support under the Business Revitalization Plan. At the Participating Creditors Meeting held on June 13, 2014, an agreement was reached for the Company and the subsidiary to pay part of remaining debts on July 10, 2014 and to continue to receive financial support.

As stated in the Notice Concerning Agreement for Completion of Payment of Debts Pertaining to Credit under Financial Support dated July 10, 2015, the Group has agreed with participating creditors to complete payment of debts of 52,700 million yen associated with financial support from July 2014, changing the final payment date.

(1) Change to the final payment date of debts pertaining to the subject credit

Before change: April 30, 2020

After change: September 30, 2015

(2) Funds to repay debts pertaining to the subject credit

AIFUL Group will borrow new funds from financial institutions, chiefly is main banks, to repay the debts pertaining to the subject credit.

(3) Effect on business results and future outlook

The effect of the procedures for debt refunding on the Company's consolidated business results is minimal.

5. Supplementary Information

(1) Consolidated Operating Results

Operating Revenue

(Million yen; %)

Period Item		Prior First Quarter (Apr. 1, 2014 to Jun. 30, 2014)		Current First Quarter (Apr. 1, 2015 to Jun. 30, 2015)		Prior Fiscal Year (Apr. 1, 2014 to Mar. 31, 2015)	
		Amount	Composition ratio	Amount	Composition ratio	Amount	Composition ratio
AIFUL CORPORATION	Interest on loans to customers	9,972	46.0	8,843	40.7	36,150	41.9
	Unsecured loans	8,297	38.3	7,509	34.6	29,937	34.7
	Secured loans	1,371	6.3	1,099	5.0	5,147	6.0
	Small business loans	303	1.4	234	1.1	1,064	1.2
	Revenue from credit card business	7	0.0	1	0.0	16	0.0
	Revenue from installment sales finance business	33	0.2	31	0.1	126	0.2
	Revenue from credit guarantee	1,728	8.0	2,850	13.1	10,136	11.7
	Other financial revenue	0	0.0	0	0.0	8	0.0
	Other operating revenue	2,286	10.6	1,877	8.7	8,476	9.8
	Recovery of loans previously charged off	2,078	9.6	1,608	7.4	7,542	8.7
	Other	208	1.0	268	1.3	933	1.1
	Subtotal	14,029	64.8	13,605	62.6	54,913	63.6
	LIFECARD CO., LTD.	Interest on loans to customers	1,505	6.9	1,435	6.6	5,944
Unsecured loans		1,499	6.9	1,427	6.6	5,917	6.9
Secured loans		2	0.0	2	0.0	9	0.0
Small business loans		2	0.0	5	0.0	16	0.0
Revenue from credit card business		3,281	15.2	3,510	16.2	13,532	15.7
Revenue from installment sales finance business		0	0.0	0	0.0	2	0.0
Revenue from credit guarantee		310	1.4	316	1.5	1,245	1.4
Other financial revenue		0	0.0	0	0.0	0	0.0
Other operating revenue		1,667	7.7	1,736	8.0	6,183	7.2
Recovery of loans previously charged off		43	0.2	57	0.3	181	0.2
Other		1,623	7.5	1,679	7.7	6,002	7.0
Subtotal		6,764	31.2	7,000	32.3	26,908	31.2
Other		Interest on loans to customers	377	1.8	425	2.0	1,667
	Secured loans	82	0.4	116	0.6	409	0.5
	Small business loans	295	1.4	308	1.4	1,257	1.4
	Other financial revenue	3	0.0	0	0.0	6	0.0
	Other operating revenue	474	2.2	685	3.1	2,856	3.3
	Revenue from operational investment securities	26	0.1	146	0.7	637	0.7
	Collection of purchased receivables	430	2.0	506	2.3	2,136	2.5
	Recovery of loans previously charged off	4	0.0	2	0.0	18	0.0
	Other	13	0.1	29	0.1	64	0.1
	Subtotal	855	4.0	1,110	5.1	4,529	5.2
Total		21,649	100.0	21,716	100.0	86,352	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 First Quarter (Apr. 1, 2014 to Jun. 30, 2014)	Current First Quarter (Apr. 1, 2015 to Jun. 30, 2015)	Prior Fiscal Year (Apr. 1, 2014 to Mar. 31, 2015)
Total amount of loans outstanding (millions of yen)		346,197	354,267	350,017
Unsecured loans		263,089	280,836	273,628
Secured loans		39,277	32,734	34,904
Small business loans		43,830	40,697	41,485
Number of customer accounts		814,868	833,081	824,342
Unsecured loans		768,565	791,831	782,065
Secured loans		16,656	13,402	14,198
Small business loans		29,647	27,848	28,079
Number of branches		742	846	833
Staffed branches		26	26	26
Unstaffed branches		716	820	807
Number of automatic loan-contracting machines		769	876	862
Number of ATMs		163,593	165,696	165,139
Company-owned		482	492	490
Partner-owned		163,111	165,204	164,649
Number of employees		1,358	1,367	1,350

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 (31,847 million yen at the end of the first quarter for the previous fiscal year, 62,367 million yen at the end of the previous fiscal year and 64,163 million yen at the end of the first quarter for the fiscal year under review) have been included.