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Section

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Washington, DC  
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October 16, 2008

File No. 82-4802  
Securities and Exchange Commission  
100 F Street, N.E.  
Washington D.C. 20549

Re: AIFUL CORPORATION - Rule12g3-2(b)

**SUPPL**

Dear Sir / Madam;

In order for us to comply with the requirements of Rule 12g3-2(b), we, AIFUL CORPORATION (the "Company"), enclose herewith Exhibits 1 through 15, listed in the attached sheet, which are English version, English translations, adequate summaries and/or brief description in English of the documents which were published by the Company in the period from July 1, 2008 to October 9, 2008 and which are all the documents of the Company required to be furnished to SEC in respect of such period under Rule 12g3-2(b).

Yours faithfully,

AIFUL CORPORATION

PROCESSED  
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THOMSON REUTERS

By 井藤友正

Name: Tomomasa Ito  
Title: Chief of Investor Relations,  
Investor Relations Office

List of material information made public in Japan  
from July 1, 2008 to October 9, 2008

<u>Descriptions</u>	<u>Information Provided to:</u>
Exhibit 1. (i) Written Confirmation Regarding Appropriateness and Accuracy of the Annual Securities Report dated July 8, 2008 (English translation) and (ii) Written Confirmation Regarding the Appropriateness and Accuracy of the Annual Securities Report dated July 9, 2008 (English translation)	(i) OSE (ii) TSE
Exhibit 2. First Quarter Business Results (Consolidated and Non-Consolidated) for the fiscal year ending March, 2009 dated August 7, 2008 (English translation)	OSE
Exhibit 3. Data Book (first quarter report for the fiscal year ending March, 2009) dated August 7, 2008 (English translation contained)	Public
Exhibit 4. Quarterly Report dated August 14, 2008 (brief description in English)	DKAIFB TSE/OSE
Exhibit 5. Certification dated August 14, 2008 (English translation)	DKAIFB TSE/OSE
Exhibit 6. Amendment to the Shelf Registration Statement dated August 14, 2008 (brief description in English)	DKAIFB TSE/OSE
Exhibit 7. Corporate Governance Report dated August 26, 2008 (brief description in English)	TSE/OSE

- Exhibit 8. (i) Amendment to Annual Securities Report (for the 30th Fiscal Year) dated September 25, 2008 (brief description in English) (ii) Amendment to Annual Securities Report (for the 31st Fiscal Year) dated September 25, 2008 (brief description in English) DKALFB TSE/OSE
- Exhibit 9. Press Release dated July 30, 2008, entitled “AIFUL Group Issues Information on CSR Activities” (English translation) Public
- Exhibit 10. Press Release dated July 31, 2008, entitled “AIFUL Launches Low Interest Consumer Loan Campaign Available with Online Application Via Personal Computer” (English translation) Public
- Exhibit 11. Press Release dated August 1, 2008, entitled “AIFUL Launches New Mortgage-backed Loan, the ‘Business Support Plan,’ and Lowers Minimum Rate for Mortgage-backed Loans” (English translation) Public
- Exhibit 12. Press Release dated August 5, 2008, entitled “AIFUL Takes Position on Lehman Brothers’ Change in Scope of Analyst Coverage” (English translation) Public
- Exhibit 13. Press Release dated August 22, 2008, entitled “AIFUL Issues Update on Strengthening of Compliance Structure” (English translation) Public
- Exhibit 14. Press Release dated September 16, 2008, entitled “AIFUL Announces Personnel Changes” (English translation) Public
- Exhibit 15. Press Release dated October 3, 2008, entitled “AIFUL Selected for the FTSE4Good Index of Socially Responsible Companies” (English translation) Public

(\*)“DKALFB” means Director-General of Kanto Local Finance Bureau.

“TSE” means Tokyo Stock Exchange, Inc.

“OSE” means Osaka Securities Exchange Co., Ltd.

Written Confirmation Regarding  
the Appropriateness and Accuracy of the Annual Securities Report

July 8, 2008

To: Mr. Michio Yoneda  
President & CEO  
Osaka Securities Exchange Co., Ltd.

Address of Main Office:	Kyoto
Company Name:	AIFUL CORPORATION [Seal]
	(Securities Code: 8515, 1st Section, Osaka Securities Exchange)
Name (Signature) and Title of Representative:	(Signature of Mr. Yoshitaka Fukuda) President and Chief Executive Officer
	[Seal]

I, Yoshitaka Fukuda, President and Chief Executive Officer of AIFUL CORPORATION (the "Company"), acknowledge that, as of the filing of the Annual Securities Report for the 31st business year (from April 1, 2007 to March 31, 2008) of the Company, there is no false statement in the relevant Annual Securities Report.

The reason for such acknowledgement is as follows:

I have confirmed that the following internal system and procedures of the Company regarding the statement included in, and the preparation of, the Annual Securities Report is operating properly.

1. A meeting of the Board of Directors is held twice a month and the matters stipulated in the laws and regulations and the important matters regarding the management are determined, and the status of execution of business is supervised and the financial condition and the results of operations are reported.
2. The system that the Internal Audit Department in charge of internal audit audits the status of performance of business of each of the departments and divisions and the affiliated companies and reports to the President and Directors, etc. about the result of audit from time to time has been established and is operating.

3. The system that the Accounting Department, as the main controlling department for the compilation of the Annual Securities Report, prepares the Annual Securities Report based on the information provided by each of the related departments and divisions and the affiliated companies and each of the related departments and divisions and the affiliated companies reconfirm the information described in the Annual Securities Report has been established, and the Accounting Department has properly responded to the result of reconfirmation reported from each of the departments and divisions.
4. The Board of Statutory Auditors confirms that the internal business procedures of the Company are made properly.

- End of Document -

Written Confirmation Regarding  
the Appropriateness and Accuracy of the Annual Securities Report

July 9, 2008

To: Mr. Atsushi Saito  
President & CEO  
Tokyo Stock Exchange, Inc.

Address of Main Office:	Kyoto
Company Name:	AIFUL CORPORATION [Seal] (Securities Code: 8515, 1st Section, Tokyo Stock Exchange)
Name (Signature) and Title of Representative:	(Signature of Mr. Yoshitaka Fukuda) President and Chief Executive Officer [Seal]

I, Yoshitaka Fukuda, President and Chief Executive Officer of AIFUL CORPORATION (the "Company"), acknowledge that, as of the filing of the Annual Securities Report for the 31st business year (from April 1, 2007 to March 31, 2008) of the Company, there is no false statement in the relevant Annual Securities Report.

The reason for such acknowledgement is as follows:

I have confirmed that the following internal system and procedures of the Company regarding the statement included in, and the preparation of, the Annual Securities Report is operating properly.

1. A meeting of the Board of Directors is held twice a month and the matters stipulated in the laws and regulations and the important matters regarding the management are determined, and the status of execution of business is supervised and the financial condition and the results of operations are reported.
2. The system that the Internal Audit Department in charge of internal audit audits the status of performance of business of each of the departments and divisions and the affiliated companies and reports to the President and Directors, etc. about the result of audit from time to time has been established and is operating.

3. The system that the Accounting Department, as the main controlling department for the compilation of the Annual Securities Report, prepares the Annual Securities Report based on the information provided by each of the related departments and divisions and the affiliated companies and each of the related departments and divisions and the affiliated companies reconfirm the information described in the Annual Securities Report has been established, and the Accounting Department has properly responded to the result of reconfirmation reported from each of the departments and divisions.
  
4. The Board of Statutory Auditors confirms that the internal business procedures of the Company are made properly.

- End of Document -



MEMBERSHIP

August 7, 2008

# First Quarter Business Results

For the fiscal year ending March 2009

AIFUL Corporation Stock Listings: 1st Section of Tokyo and Osaka Stock Exchanges  
 Stock Code: 8515 URL <http://www.aiful.co.jp>  
 Representative: Yoshitaka Fukuda, President and Chief Executive Officer  
 Inquiries: Katsuyuki Komiya, General Manager, Public Relations Department  
 TEL (03) 4503 - 6050

Scheduled date of submission of quarterly financial report: August 14, 2008

## I. Consolidated Business Results for the First Quarter of Fiscal 2008 (April 1, 2008 – June 30, 2008)

### 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	
1st quarter, FY2008	85,035	–	13,322	–	14,333	–	18,282	–
1st quarter, FY2007	109,908	(19.0)%	11,746	(54.3)%	11,974	(53.8)%	7,244	(50.4)%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
1st quarter, FY2008	109.46	90.23
1st quarter, FY2007	51.16	–

### 2. Consolidated Financial Position

(In millions of yen, except where noted)

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)	Net Assets per Share (Yen)
End of 1st quarter, FY2008	1,918,215	341,600	17.5	2,011.59
End of FY2007	2,041,128	324,520	15.6	1,909.46

Reference: Shareholders' equity for: End of 1st quarter, FY2008: 335,973 million yen  
 End of FY2007: 318,915 million yen

## II. Dividend Information

(Record date)	Dividend per share (Yen)				
	End of 1st quarter	End of 1st half	End of 3rd quarter	Year-end	Annual
FY2007	–	20.00	–	20.00	40.00
FY2008	–	/	/	/	40.00
FY2008 (Forecast)	/	20.00	–	20.00	

Note: Revisions to quarterly dividend forecasts: None

### III. Consolidated Results Forecasts for Fiscal 2008 (April 1, 2008 – March 31, 2009):

(In millions of yen, except where noted; Percentage figures show year-on-year growth for the full year and growth compared to the same period the previous year for the first half.)

	Operating Revenue	Operating Income	Ordinary Income	Net Income	Net Income per Share (Yen)
First half	164,567 –	16,237 –	16,200 –	16,518 –	98.90
Full year	312,039 (23.1)%	32,892 3.7%	33,000 2.9%	31,730 15.7%	189.98

Note: Revisions to quarterly consolidated earnings forecasts: None

### IV. Other

- (1) Transfers of leading subsidiaries during the fiscal period (transfers of specified subsidiaries accompanied by changes in the scope of consolidation): None
- (2) Application of simplified accounting procedures and specific accounting procedures in preparing quarterly consolidated financial statements: Yes
- (3) Changes in accounting principles, procedures and methods of presentation relating to the preparation of quarterly consolidated financial statements (Recorded under Changes to Significant Matters Forming the Basis for the Preparation of Quarterly Consolidated Financial Statements)
  - (a) Changes accompanying amendments to accounting standards: Yes
  - (b) Changes other than those in (a): None
- (4) Number of shares issued and outstanding (Ordinary shares)
  - (a) Number of shares issued and outstanding at end of fiscal period (including treasury stock)
    - End of 1st quarter, FY2008: 167,475,000 shares
    - End of FY2007: 167,475,000 shares
  - (b) Number of shares of treasury stock issued and outstanding at end of fiscal period
    - End of 1st quarter, FY2008: 455,819 shares
    - End of FY2007: 455,717 shares
  - (c) Average number of shares during fiscal period: (year-do-date quarters)
    - 1st quarter, FY2008: 167,019,232 shares
    - 1st quarter, FY2007: 141,590,254 shares

#### \* Disclaimer concerning the proper use of business results forecasts

1. The consolidated and non-consolidated forecasts above are based on information available as of the day of the announcement of this material. Actual results may vary materially due to various unknown future factors. Please refer to "III. Qualitative Information on Consolidated Earnings Forecasts" in "Qualitative Information, Financial Statements and Other Information" on page 3 for information on the aforementioned forecasts.
2. Effective from the fiscal period under review, the Company has adopted the Accounting Standard for Quarterly Financial Reporting (ASBJ Statement No. 12) and the Guidance on Accounting Standard for Quarterly Financial Reporting (ASBJ Guidance No. 14). In addition, the quarterly consolidated financial report is prepared in accordance with the Regulation for Quarterly Consolidated Financial Statements.

## Qualitative Information, Financial Statements and Other Information

### I. Qualitative Information Regarding Consolidated Operating Results

In the quarter under review, the effects of Japan's revised Money Lending Business Control Law and the high level of demands for reimbursement of excess interest payments, despite signs that demands are beginning to drop off, resulted in a credit crunch and an industry reorganization accomplished through mergers and closures.

In this environment, the AIFUL Group continued to reform its cost structure, and strived to clarify management responsibility by discontinuing its system of retirement benefits for directors in June 2008 and adopting in its place a director compensation system that reflects earnings and results in each term in office. The Group also carried out initiatives to reinforce its internal management systems and strengthen its management foundation, such as establishing regulations and rules to strengthen compliance and mandating that Group company employees obtain qualifications from outside authorities.

In the loan business, in addition to revising its screening criteria and lowering its maximum lending rate in 2007, beginning in June 2008 the Group reduced its minimum lending rate from 12.775% to 6.8%, making this the lowest rate in the industry in Japan. This will meet the needs of a broader range of customers and improve convenience, and is one of the Group's efforts to reinforce its business foundation.

In the credit card business, the Group began to issue affiliated credit cards with rental car companies and signed a contract with major electricity companies with the aim of introducing a service whereby customers can use their credit cards to pay electricity charges. As a result of these efforts to improve customer convenience, the number of credit card holders stood at 14.94 million, up 125,000 compared with the end of the previous fiscal year, and transaction volume amounted to 181,276 million yen, up 20.1% year-on-year.

In the per-item credit business, transaction volume fell 24.1% year-on-year to 2,614 million yen as the Group continued to conduct this business under more rigorous screening criteria.

In the credit guarantee business, Aiful Corporation initiated new affiliations with two companies, and LIFE Co., Ltd., formed affiliations with three companies. As a result, the Group had product-specific guarantee affiliations with 180 unsecured personal loan companies and 86 unsecured business loan companies.

As a result of these measures, at the end of the first quarter the AIFUL Group had 1,599,173 million in loans outstanding, down 4.0% compared to the end of the previous fiscal year, 190,447 million yen in installment receivables, unchanged compared to the end of the previous fiscal year, and 127,510 million yen in customers' liabilities for acceptances and guarantees, down 1.7% compared to the end of the previous fiscal year (these amounts include 87,268 million yen removed from the balance sheet due to securitization, consisting of 60,977 million yen in loans outstanding and 26,291 million yen in installment receivables).

Accordingly, the Group's consolidated operating revenue stood at 85,035 million yen, operating income amounted to 13,322 million yen, ordinary income totaled 14,333 million yen and net income was 18,282 million in the first quarter.

On a non-consolidated basis, operating revenue was 48,226 million yen, operating income stood at 9,230 million yen, ordinary income was 11,284 million yen and net income for the quarter totaled 18,047 million yen.

The AIFUL Group will remain committed to compliance, reform its cost structure and aggressively pursue business activities to earn the trust of all of its stakeholders and realize its corporate philosophy, which is "Earn the support of the public with sincerity and hard work."

## II. Qualitative Information Regarding Consolidated Financial Position

Total assets on a consolidated basis declined 122,912 million yen, or 6.0%, compared to the end of the previous fiscal year to 1,918,215 million yen at the end of the first quarter. This was primarily due to a 73,887 million yen reduction in cash and cash equivalents resulting from the repayment of interest-bearing liabilities and a 60,510 million yen fall in loans outstanding attributable to more rigorous credit screening.

Total liabilities fell 139,993 million yen, or 8.2%, compared to the end of the previous fiscal year to 1,576,614 million yen. This can be attributed to a 143,326 million yen decline in interest-bearing debts resulting from repayment and redemption.

Net assets increased 17,080 million yen, or 5.3%, compared to the end of the previous fiscal year, as a result of 18,282 million yen in net income for the quarter. This offset a 3,340 million yen decrease from the distribution of retained earnings.

### Cash Flows

Cash and cash equivalents ("funds") fell 95,865 million yen, or 37.3%, from the end of the previous fiscal year to 161,445 million yen on a consolidated basis.

Net cash provided by operating activities increased 52,257 million yen as the increase in funds resulting from a decline in loans outstanding exceeded the decline in funds resulting from the decrease in allowance for bad debts.

Net cash provided by investing activities decreased 1,483 million yen due to the acquisition of tangible and intangible fixed assets.

Net cash provided by financing activities decreased 146,666 million yen due to debt repayments and the redemption of bonds.

## III. Qualitative Information on Consolidated Earnings Forecasts

The Company has not changed its earnings forecasts, as operating results during the first quarter have been in line with the forecasts previously announced (May 15, 2008).

## IV. Other

- (1) Transfers of leading subsidiaries during the fiscal period (transfers of specified subsidiaries accompanied by changes in the scope of consolidation):

None

- (2) Application of simplified accounting procedures and specific accounting procedures in preparing quarterly consolidated financial statements

Future earnings forecasts used in the previous fiscal year are used to determine recoverability of deferred tax assets as there were no significant changes in the operating environment or temporary discrepancies since the end of the previous consolidated fiscal year.

- (3) Changes in accounting principles, procedures and methods of presentation relating to the preparation of quarterly consolidated financial statements

### Changes in accounting principles

Effective from the fiscal period under review, the Company has adopted the Accounting Standard for Quarterly Financial Reporting (ASBJ Statement No. 12) and the Guidance on Accounting Standards for Quarterly Financial Reporting (ASBJ Guidance No. 14). In addition, the quarterly consolidated financial report is prepared in accordance with the Regulation for Quarterly Consolidated Financial Statements.

## V. Consolidated Financial Statements for the First Quarter of Fiscal 2008

### 1. Consolidated Balance Sheets for the First Quarter of Fiscal 2008

(In millions of yen)

	End of current quarter (As of June 30, 2008)	Condensed consolidated balance sheets for previous fiscal year (As of March 31, 2008)
<b>Assets</b>		
<b>Current assets</b>		
Cash and cash equivalents	154,534	228,422
Loans	1,538,195	1,598,705
Installment receivables	164,156	148,490
Operational investment securities	1,124	1,174
Customers' liabilities for acceptances and guarantees	127,510	129,712
Marketable securities	—	2,000
Purchased claims	12,055	12,847
Other current assets	80,119	105,232
Allowance for bad debts	(272,460)	(297,383)
<b>Total current assets</b>	<b>1,805,237</b>	<b>1,929,201</b>
<b>Fixed assets</b>		
Tangible fixed assets	42,009	42,413
Intangible fixed assets	24,459	25,400
Investment and other fixed assets	46,146	43,718
<b>Total fixed assets</b>	<b>112,616</b>	<b>111,532</b>
Deferred assets	361	393
<b>Total assets</b>	<b>1,918,215</b>	<b>2,041,128</b>
<b>Liabilities</b>		
<b>Current liabilities</b>		
Notes & accounts payable - trade	26,581	24,892
Acceptances and guarantees	127,510	129,712
Short-term debts	77,560	158,930
Commercial paper	13,000	5,000
Current portion of bonds	60,000	55,000
Current portion of long-term debts	291,978	303,818
Income taxes payable	711	2,204
Reserves	1,943	3,851
Other current liabilities	68,592	48,420
<b>Total current liabilities</b>	<b>667,878</b>	<b>731,830</b>
<b>Long-term liabilities</b>		
Bonds	349,100	369,100
Bonds with warrants	70,000	70,000
Long term debts	349,124	392,240
Reserve for losses on interest repayments	132,296	143,750
Allowance for retirement benefits for directors	—	1,063
Other long-term liabilities	8,215	8,623
<b>Total long-term liabilities</b>	<b>908,736</b>	<b>984,777</b>
<b>Total liabilities</b>	<b>1,576,614</b>	<b>1,716,607</b>

(In millions of yen)

	End of current quarter (As of June 30, 2008)	Condensed consolidated balance sheets for previous fiscal year (As of March 31, 2008)
<b>Net Assets</b>		
<b>Shareholders' equity</b>		
Common stock	108,324	108,324
Capital surplus	129,133	129,133
Retained earnings	101,761	86,819
Treasury stock	(3,110)	(3,110)
<b>Total shareholders' equity</b>	<b>336,109</b>	<b>321,167</b>
<b>Evaluation and foreign currency translation adjustments</b>		
Differences in evaluation of other marketable securities	3,101	2,080
Gain (loss) on deferred hedge	(3,236)	(4,332)
<b>Total evaluation and foreign currency translation adjustments</b>	<b>(135)</b>	<b>(2,251)</b>
<b>Minority interests</b>	<b>5,626</b>	<b>5,604</b>
<b>Total net assets</b>	<b>341,600</b>	<b>324,520</b>
<b>Total net assets and liabilities</b>	<b>1,918,215</b>	<b>2,041,128</b>

## 2. Consolidated Statements of Income for the First Quarter of Fiscal 2008

(In millions of yen)

	Current quarter (Apr. 1 to June 30, 2008)
<b>Operating revenue</b>	
Interest on loans to customers	72,552
Credit card revenue	3,843
Per-item credit revenue	1,212
Credit guarantee revenue	2,059
Financial revenue - other	193
Operating revenue - other	5,174
<b>Total operating revenue</b>	<b>85,035</b>
<b>Operating expenses</b>	
Financial expenses	7,248
Cost of sales	1,111
Operating expenses - other	63,353
<b>Total operating expenses</b>	<b>71,712</b>
<b>Operating income</b>	<b>13,322</b>
<b>Non-operating income</b>	
Dividends received	610
Interest on refund of corporate taxes and other taxes	328
Non-operating income - other	85
<b>Total non-operating income</b>	<b>1,024</b>
<b>Non-operating expenses</b>	
Miscellaneous	14
<b>Total non-operating expenses</b>	<b>14</b>
<b>Ordinary income</b>	<b>14,333</b>
<b>Extraordinary losses</b>	
Non-recurrent losses	202
Other	123
<b>Total extraordinary losses</b>	<b>326</b>
<b>Net income before taxes</b>	<b>14,006</b>
Corporate tax, local and enterprise taxes	155
Refunds on corporate and other taxes	(4,847)
Adjustment on corporate tax, etc.	393
<b>Total corporate and other taxes</b>	<b>(4,298)</b>
Gain on minority interests	22
<b>Net income</b>	<b>18,282</b>

### 3. Consolidated Statements of Cash Flows for the First Quarter of Fiscal 2008

(In millions of yen)

	Current quarter (Apr. 1 to June 30, 2008)
<b>Cash flow from operating activities</b>	
Net income before taxes	14,006
Depreciation expenses	2,389
Goodwill write-offs	213
Increase (decrease) in allowance for bad debts	(24,975)
Increase (decrease) in reserve for losses on interest repayments	(11,454)
Interest on loans and cash dividends	(616)
Decrease (increase) in loans to customers	60,510
Decrease (increase) in installment receivables	(15,666)
Decrease (increase) in operational investment securities	73
Decrease (increase) in operating receivables	519
Decrease (increase) in claims in bankruptcy	(1,872)
Decrease (increase) in other current assets	4,873
Increase (decrease) in other current liabilities	21,933
Increase (decrease) due to other operating activities	(1,494)
Subtotal	<u>48,441</u>
Interest on loans and cash dividends	616
Payments for corporate and other taxes	(1,647)
Refunds on corporate and other taxes	<u>4,847</u>
Cash flow from operating activities	<u>52,257</u>
<b>Cash flow from investing activities</b>	
Funds used for purchase of tangible fixed assets	(402)
Funds used for purchase of intangible fixed assets	(960)
Funds used for purchase of investment securities	(274)
Funds provided by sales of investment securities	78
Funds used for long-term loan receivables	(205)
Increase (decrease) due to other investment activities	280
Cash flow from investing activities	<u>(1,483)</u>
<b>Cash flow from financing activities</b>	
Proceeds from short-term debts	87,350
Repayment of short-term debts	(168,720)
Increase (decrease) in commercial paper	8,000
Proceeds from long-term debts	18,303
Repayments of long-term debts	(73,259)
Redemption of bonds	(15,000)
Payment for acquisition of treasury stock	(0)
Cash dividends paid	(3,340)
Cash flow from financing activities	<u>(146,666)</u>
Effect of exchange rate changes on cash and cash equivalents	27
Increase (decrease) in cash and cash equivalents	<u>(95,865)</u>
Balance of cash and cash equivalents at the beginning of period	257,310
Balance of cash and cash equivalents at the end of period	<u>161,445</u>

Effective from the fiscal period under review, the Company has adopted the Accounting Standard for Quarterly Financial Reporting (ASBJ Statement No. 12) and the Guidance on Accounting Standards for Quarterly Financial Reporting (ASBJ Guidance No. 14). In addition, the quarterly consolidated financial report is prepared in accordance with the Regulation for Quarterly Consolidated Financial Statements.

4. Notes on premise of going concern

None

5. Segment Information

By type of business

Current quarter (Apr. 1 to June 30, 2008)

The Company has omitted segment information by type of business, as the consumer loan business accounts for more than 90% of total operating revenues, operating income, and assets in all of the Company's business segments.

By region

Current quarter (Apr. 1 to June 30, 2008)

The Company did not report segment information by location, as the Company did not have any consolidated subsidiaries or important offices located in countries or regions outside of Japan during the fiscal period.

Foreign sales

Current quarter (Apr. 1 to June 30, 2008)

The Company did not have any foreign sales during the fiscal period.

6. Notes in event of significant changes in shareholders' equity

None

## 7. Results of Operations (Consolidated)

### Operating Revenue

(In millions of yen, %)

Item	Period	1st quarter, FY2007 (Apr. 1 to June 30, 2007)		Current quarter (Apr. 1 to June 30, 2008)		Reference: FY2007 (Apr. 1, 2007 to Mar. 31, 2008)	
		Amount	%	Amount	%	Amount	%
Interest on loans to customers		97,508	88.7	72,552	85.3	356,435	87.9
Unsecured loans		82,341	74.9	60,727	71.4	300,886	74.2
Secured loans		8,884	8.1	6,733	7.9	31,958	7.9
Small business loans		6,281	5.7	5,091	6.0	23,590	5.8
Credit card revenue		3,540	3.2	3,843	4.5	14,948	3.7
Per-item credit revenue		2,083	1.9	1,212	1.4	6,912	1.7
Credit guarantee revenue		2,202	2.0	2,059	2.4	8,547	2.1
Other financial revenue		72	0.1	193	0.3	561	0.1
Other operating revenue		4,499	4.1	5,174	6.1	18,378	4.5
Collection of purchased claims		1,139	1.0	1,464	1.7	6,633	1.6
Revenue from operational investment securities		260	0.3	57	0.1	515	0.1
Other		3,100	2.8	3,652	4.3	11,229	2.8
<b>Total</b>		<b>109,908</b>	<b>100.0</b>	<b>85,035</b>	<b>100.0</b>	<b>405,784</b>	<b>100.0</b>

Note: "Other" included in other operating revenue includes bad debt write-off recovery and card membership fees.

### Other Operating Indicators

Item	Period	End of 1st quarter, FY2007 (As of June 30, 2007)	End of current quarter (As of June 30, 2008)	Reference: End of FY2007 (As of Mar. 31, 2008)
		Total amount of loans outstanding (millions of yen)	1,891,276	1,599,173
Unsecured loans	1,464,097	1,226,299	1,278,001	
Secured loans	276,535	238,179	246,001	
Small business loans	150,642	134,694	141,161	
Number of customer accounts	3,412,359	2,951,701	3,067,440	
Unsecured loans	3,238,449	2,802,409	2,911,227	
Secured loans	83,421	69,483	73,039	
Small business loans	90,489	79,809	83,174	
Number of branches	1,265	1,165	1,205	
Staffed branches	249	224	223	
Unstaffed branches	1,016	941	982	
Number of automatic loan-contracting machines	1,104	1,055	1,096	
Number of loan application processing machines	41	37	38	
Number of ATMs	168,444	151,864	151,392	
Company-owned	1,256	1,132	1,174	
Partner-owned	167,188	150,732	150,218	
Number of employees	5,458	5,231	5,138	

Notes: 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 (92,985 million yen at the end of the first quarter of the previous fiscal year, 60,977 million yen at the end of the current quarter, and 66,976 million yen at the end of the previous fiscal year) have been included.

## Reference Materials

## Financial Statements for the First Quarter of the Previous Fiscal Year

## 1. Summary of Consolidated Statements of Income for the First Quarter of Fiscal 2007

(In millions of yen)

Category	1st quarter, FY2007 (Apr. 1 to June 30, 2007)
	Amount
<b>I. Operating revenue</b>	
Interest on loans to customers	97,508
Credit card revenue	3,540
Per-item credit revenue	2,083
Credit guarantee revenue	2,202
Other	4,572
Total operating revenue	109,908
<b>II. Operating expenses</b>	
Financial expenses	8,573
Cost of sales	891
Operating expenses - other	88,695
Total operating expenses	98,161
Operating income	11,746
<b>III. Non-operating income</b>	249
<b>IV. Non-operating expenses</b>	22
Ordinary income	11,974
<b>V. Extraordinary income</b>	107
<b>VI. Extraordinary losses</b>	
Other	292
Total extraordinary losses	292
Net income for the quarter before taxes	11,789
Tax expenses	4,511
Gain (loss) on minority interests	34
Net income for the quarter	7,244

2. Summary of Consolidated Statements of Cash Flows for the First Quarter of Fiscal 2007

(In millions of yen)

	1st quarter, FY2007 (Apr. 1 to June 30, 2007)
Category	Amount
<b>I. Cash flow from operating activities</b>	
Net income for the quarter before taxes	11,789
Depreciation expenses	2,761
Increase (decrease) in allowance for bad debts	(18,685)
Increase (decrease) in reserve for losses on interest repayments	(12,372)
Decrease (increase) in loans to customers	114,397
Decrease (increase) in installment receivables	6,480
Other	(12,238)
Subtotal	92,132
Payments for corporate and other taxes	(11,351)
Other	138
Cash flow from operating activities	80,920
<b>II. Cash flow from investing activities</b>	
Decrease (increase) in short-term receivables	29,992
Other	(3,129)
Cash flow from investing activities	26,863
<b>III. Cash flow from financing activities</b>	
Proceeds from short-term debts	114,560
Repayment of short-term debts	(108,180)
Proceeds from long-term debts	52,526
Repayments of long-term debts	(130,838)
Redemption of bonds	(30,000)
Other	(4,390)
Cash flow from financing activities	(106,321)
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	33
<b>V. Increase (decrease) in cash and cash equivalents</b>	1,494
<b>VI. Balance of cash and cash equivalents at the beginning of period</b>	127,089
<b>VII. Balance of cash and cash equivalents at the end of period</b>	128,583

## Reference

## Non-Consolidated Financial Statements for the First Quarter of Fiscal 2008

## 1. Non-Consolidated Balance Sheets for the First Quarter of Fiscal 2008

(In millions of yen)

	End of current quarter (As of June 30, 2008)	Condensed non-consolidated balance sheets for previous fiscal year (As of March 31, 2008)
<b>Assets</b>		
Current assets		
Cash and cash equivalents	103,240	171,563
Loans	1,012,173	1,058,879
Customers' liabilities for acceptances and guarantees	56,003	56,224
Marketable securities	—	2,000
Other current assets	39,036	65,331
Allowance for bad debts	(180,905)	(201,897)
Total current assets	1,029,549	1,152,101
Fixed assets		
Tangible fixed assets	26,629	26,963
Intangible fixed assets	13,184	13,633
Investment and other fixed assets	340,376	342,864
Total fixed assets	380,191	383,462
Deferred assets	361	393
Total assets	1,410,101	1,535,957
<b>Liabilities</b>		
Current liabilities		
Acceptances and guarantees	56,003	56,224
Short-term debts	10,000	90,000
Current portion of bonds	50,000	45,000
Current portion of long-term debts	186,793	195,207
Income taxes payable	105	236
Reserves	1,109	2,069
Other current liabilities	9,679	9,999
Total current liabilities	313,690	398,736
Long-term liabilities		
Bonds	349,100	369,100
Bonds with warrants	70,000	70,000
Long term debts	242,231	268,984
Reserve for losses on interest repayments	90,093	99,467
Allowance for retirement benefits for directors	—	969
Other long-term liabilities	6,176	6,684
Total long-term liabilities	757,600	815,205
Total liabilities	1,071,290	1,213,942

(In millions of yen)

	End of current quarter (As of June 30, 2008)	Condensed non-consolidated balance sheets for previous fiscal year (As of March 31, 2008)
<b>Net Assets</b>		
Shareholders' equity		
Common stock	108,324	108,324
Capital surplus	115,232	115,232
Retained earnings	118,504	103,796
Treasury stock	(3,110)	(3,110)
Total shareholders' equity	338,950	324,243
Evaluation and foreign currency translation adjustments		
Differences in evaluation of other marketable securities	3,097	2,104
Gain (loss) on deferred hedge	(3,236)	(4,332)
Total evaluation and foreign currency translation adjustments	(139)	(2,227)
Total net assets	338,811	322,015
Total net assets and liabilities	1,410,101	1,535,957

Note: These quarterly balance sheets were prepared in accordance with the Regulation for Quarterly Financial Statements but are not reviewed as part of legally mandated disclosure.

## 2. Non-Consolidated Statements of Income for the First Quarter of Fiscal 2008

(In millions of yen)

	Current quarter (Apr. 1 to June 30, 2008)
<b>Operating revenue</b>	
Interest on loans to customers	45,793
Financial revenue - other	163
Operating revenue - other	2,269
<b>Total operating revenue</b>	<b>48,226</b>
<b>Operating expenses</b>	
Financial expenses	5,303
Operating expenses - other	33,692
<b>Total operating expenses</b>	<b>38,996</b>
<b>Operating income</b>	<b>9,230</b>
<b>Non-operating income</b>	
Interest on loans	1,015
Dividends received	562
Non-operating income - other	486
<b>Total non-operating income</b>	<b>2,064</b>
<b>Non-operating expenses</b>	
Miscellaneous	10
<b>Total non-operating expenses</b>	<b>10</b>
<b>Ordinary income</b>	<b>11,284</b>
<b>Extraordinary income</b>	
Allowance for bad debts from previous year	2,200
<b>Total extraordinary income</b>	<b>2,200</b>
<b>Extraordinary losses</b>	
Non-recurrent losses	202
Other	52
<b>Total extraordinary losses</b>	<b>255</b>
<b>Net income before taxes</b>	<b>13,228</b>
Corporate tax, local and enterprise taxes	24
Refunds on corporate and other taxes	(4,843)
<b>Total corporate and other taxes</b>	<b>(4,818)</b>
<b>Net income</b>	<b>18,047</b>

Note: These quarterly statements of income were prepared in accordance with the Regulation for Quarterly Financial Statements but are not reviewed as part of legally mandated disclosure.

# 2009年3月期(2008年6月) 第1四半期決算データブック

Data Book (first quarter report for the fiscal year ending March, 2009)

1. 主要利益数値	Review of Profit / Group & AIFUL	1 p
2. グループ合計営業実績	Review of Operation / Group Total	2 p
3. グループ合計損益の内訳	Revenue and Expenses / Group Total	3 p
4. グループ合計資金調達の状況	Review of Funding / Group Total	4 p
5. アイフル営業実績	Review of Operation / AIFUL	5 p
6. アイフル損益の内訳	Revenue and Expenses / AIFUL	6 p
7. アイフル資金調達の状況	Review of Funding / AIFUL	7 p
8. アイフル債権ポートフォリオ	Analysis of Loan Portfolio / AIFUL	8 p
9. アイフル無担保ローン顧客属性	Unsecured Loans Customer Profile / AIFUL	9 p
10. アイフル貸倒&不良債権	Credit Cost & NPL's / AIFUL	10~12 p
11. ライフ営業指標	Review of Operation / LIFE	13 p
12. ライフ損益の内訳	Revenue and Expenses / LIFE	14~15 p
13. ライフ資金調達の状況	Review of Funding / LIFE	16 p
14. ライフ顧客属性	Customer Profile / LIFE	17 p
15. ライフ貸倒&不良債権	Credit Cost & NPL's / LIFE	18 p
16. 事業者ローン2社の営業指標	Review of Operation / Small Business Loan Subsidiaries	19 p
17. 事業者ローン2社の損益の内訳	Revenue and Expenses / Small Business Loan Subsidiaries	20 p
18. グループ経営一覽表	Group Management	21 p
19. 消費者金融業界動向	Overview of Consumer Credit Industry	22 p

—注:業績予想に関する注意事項—

このデータブックの数値のうち、過去の事実以外のアイフル株式会社及びそのグループ株式会社及びそのグループ会社の計画・方針その他の記載にかかわるものは、将来の業績にかかる予想値であり、それらはいずれも、現時点においてアイフル株式会社及びそのグループ会社が把握している情報に基づく経営上の想定や見解を基礎に算出されたものです。従いまして、これらの予想値は、リスクや不確定要因を内包するものであり、現業の業績は、諸々の要因により、これらの予想値と異なってくる可能性があります。ここで、潜在的なリスクや不確定要因としては、例えば、アイフル株式会社及びそのグループ会社の取り巻く経済情勢や消費者金融を取り巻く市場規模の変化、債務不履行に陥る顧客の割合、アイフル株式会社及びそのグループ会社が支払う借入金利率のレベル、法定貸付上限金利のレベル等が考えられますがこれらに限りません。なお、この資料はいかなる証券の投資勧誘を目的として作成したものではありません。

—Note: Forward Looking Statements—

The figures contained in this DATA BOOK with respect to AIFUL's plans and strategies and other statements that are not historical facts are forward-looking statements about the future Performance of AIFUL which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as a result of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in AIFUL's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the level of interest rates charged by AIFUL. This DATA BOOK does not constitute any offer of any securities for sale.

## アイフル株式会社

AIFUL CORPORATION

# 1. 主要利益数值 (Review of Profit / Group & AIFUL)

## (1) 連結 (Consolidated)

	年/決算月(Fiscal Year)								
	07/6	08/3	08/6	09/3(E)					
営業収益	(百万円)	109,908	405,784	85,035	312,039	増減率(yoY%)	-22.6	増減率(yoY%)	-23.1
営業費用	(百万円)	98,161	374,058	71,712	279,147	増減率(yoY%)	-10.8	増減率(yoY%)	-25.4
営業利益	(百万円)	11,746	31,725	13,322	32,892	増減率(yoY%)	-54.3	増減率(yoY%)	3.7
経常利益	(百万円)	11,974	32,065	14,333	33,000	増減率(yoY%)	-53.8	増減率(yoY%)	2.9
当期純利益	(百万円)	7,244	27,434	18,282	31,730	増減率(yoY%)	-50.4	増減率(yoY%)	15.7
総資産	(百万円)	2,080,246	2,041,128	1,918,215	1,800,178	増減率(yoY%)	-22.9	増減率(yoY%)	-11.8
純資産	(百万円)	260,485	324,320	341,600	349,656	増減率(yoY%)	-62.3	増減率(yoY%)	7.7
一株当たり当期純利益	(円)	51.16	190.77	109.46	189.98	増減率(yoY%)	-50.4	増減率(yoY%)	-0.4
一株当たり純資産	(円)	1,801.34	1,909.46	2,011.59	2,059.43	増減率(yoY%)	-62.7	増減率(yoY%)	7.9
配当性向	(%)	-	21.0	-	21.1	増減率(yoY%)	-	増減率(yoY%)	0.1
自己資本比率	(%)	12.3	15.6	17.5	19.1	増減率(yoY%)	-13.1	増減率(yoY%)	3.5
純資産当期純利益率	(%)	11.5	9.6	22.4	9.6	増減率(yoY%)	2.9	増減率(yoY%)	0.0
純資産当期純利益率	(%)	1.4	1.3	3.7	1.7	増減率(yoY%)	-0.8	増減率(yoY%)	0.4

注) 斜体数值は増減数 Notes: Italic Font = Increase or Decrease

## (2) 単体 (AIFUL)

	年/決算月(Fiscal Year)								
	07/6	08/3	08/6	09/3(E)					
営業収益	(百万円)	64,586	233,039	48,226	176,676	増減率(yoY%)	-21.9	増減率(yoY%)	-24.2
営業費用	(百万円)	60,027	216,081	38,996	155,777	増減率(yoY%)	-4.6	増減率(yoY%)	-27.9
営業利益	(百万円)	4,559	16,957	9,230	20,898	増減率(yoY%)	-77.0	増減率(yoY%)	23.2
経常利益	(百万円)	5,958	22,191	11,284	26,000	増減率(yoY%)	-72.2	増減率(yoY%)	17.2
当期純利益	(百万円)	2,355	27,069	18,047	30,931	増減率(yoY%)	-81.4	増減率(yoY%)	14.3
総資産	(百万円)	1,540,260	1,535,937	1,410,101	1,338,674	増減率(yoY%)	-26.2	増減率(yoY%)	-12.8
純資産	(百万円)	253,400	322,015	338,811	346,288	増減率(yoY%)	-60.0	増減率(yoY%)	7.5
期末発行済株式総数	(千株)	142,035	167,475	167,475	167,475	増減率(yoY%)	0.0	増減率(yoY%)	0.0
一株当たり当期純利益	(円)	16.64	188.24	108.06	185.19	増減率(yoY%)	-81.4	増減率(yoY%)	-1.6
一株当たり純資産	(円)	1,789.81	1,928.02	2,028.58	2,073.34	増減率(yoY%)	-60.0	増減率(yoY%)	7.5
一株当たり配当金	(円)	-	40.00	-	40.00	増減率(yoY%)	-	増減率(yoY%)	0.0
配当性向	(%)	-	21.2	-	21.6	増減率(yoY%)	-	増減率(yoY%)	0.4
自己資本比率	(%)	16.5	21.0	24.0	25.9	増減率(yoY%)	-13.9	増減率(yoY%)	4.9
純資産当期純利益率	(%)	3.7	9.4	21.9	9.3	増減率(yoY%)	-4.3	増減率(yoY%)	-0.1
純資産当期純利益率	(%)	0.6	1.7	4.9	2.2	増減率(yoY%)	-1.8	増減率(yoY%)	0.5

注) 斜体数值は増減数 Notes: Italic Font = Increase or Decrease

## 2. グループ会社営業実績 (Review of Operation / Group Total)

営業債権ベース (Managed Asset Basis)

(1) 営業実績 (Operating Results)

年/決算月 (Fiscal Year)	07/6		08/3		08/6		09/3(E)	
	増減率 (yoY%)							
営業債権合計 (百万円)	2,265,132	1,999,414	1,999,414	1,930,937	1,784,441	1,784,441	1,784,441	-10.8
営業貸付金残高	1,891,276	1,665,682	1,665,682	1,599,173	1,441,569	1,441,569	1,441,569	-13.5
無担保ローン	1,464,097	1,278,001	1,278,001	1,226,299	1,093,516	1,093,516	1,093,516	-14.4
有担保ローン	276,535	246,519	246,519	238,179	217,009	217,009	217,009	-12.0
専業者ローン	150,642	141,161	141,161	134,694	131,044	131,044	131,044	-7.2
総合科債	125,136	127,677	127,677	134,913	150,816	150,816	150,816	18.1
個品科債	97,312	62,807	62,807	55,533	39,635	39,635	39,635	-36.9
支払保証見返	138,734	129,712	129,712	127,510	139,017	139,017	139,017	7.2
その他営業債権	12,671	13,534	13,534	13,806	13,403	13,403	13,403	-1.0
口座数 (残高あり) (千件)	3,412	3,067	3,067	2,951	-	-	-	-
Customer Accounts (Thousand)	3,238	2,911	2,911	2,802	-	-	-	-
無担保ローン	83	73	73	69	-	-	-	-
有担保ローン	90	83	83	79	-	-	-	-
専業者ローン	554	543	543	541	-	-	-	-
一口座当たり残高 (千円)	452	438	438	437	-	-	-	-
無担保ローン	3,314	3,375	3,375	3,427	-	-	-	-
有担保ローン	1,664	1,697	1,697	1,687	-	-	-	-
専業者ローン	14,313	14,819	14,819	14,945	-	-	-	-
クレジットカード会員数 (千件)	400	291	291	255	-	-	-	-
Credit Card Holders (Thousand)	45,889	48,177	48,177	51,555	-	-	-	-
ショッピング口座数 (千件)	43,156	42,916	42,916	42,990	-	-	-	-
Shopping Installment Accounts (Thousand)	236	1,123	1,123	235	-	-	-	-
新規顧客件数 (件)	2,497	9,427	9,427	1,330	-	-	-	-
New Customers (Thousands)	504	1,849	1,849	369	-	-	-	-
新規クレジットカード発券数 (千枚)								
New Issue of Credit Card (Thousand)								

## (2) チャネル展開 (Marketing Channel)

年/決算月 (Fiscal Year)	07/6		08/3		08/6		09/3(E)	
	増減率	増減率	増減率	増減率	増減率	増減率	増減率	増減率
ローン事業店舗数 (店)	1,265	-1,452	1,205	-1,102	1,165	-100	1,125	-80
Loan Business Branches	249	-589	223	-141	224	-25	228	5
無人店舗	1,016	-863	982	-961	941	-75	897	-85
Staffed Branches	41	-270	38	-266	37	-4	35	-3
無人店舗	1,104	-1,138	1,096	-776	1,055	-49	1,016	-38
ローン申込機	5,458	-1,610	5,138	-1,339	5,231	-227	5,016	-122
Simple Auto Application Machines	2,537	-988	2,508	-770	2,262	-275	2,100	-167
自動契約機設置台数 (台)	7,995	-2,598	7,646	-2,109	7,493	-502	7,200	-293
Unmanned Loan-contracting machines	31.7	-1.5	32.8	-0.8	30.2	-1.5	28.7	-2.5
正社員数 (人)								
N. of Employees (a)								
非正社員数 (人)								
N. of Employees (temp.) (b)								
合計 (a)+(b) (人)								
Total (a)+(b) (Person)								
非正社員比率 (b)/(a+b) (%)								
Ratio of N. of Employees (b)/(a+b) (%)								

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

### 3. グループ会計損益の内訳 (Revenue and Expenses / Group Total)

会計ベース(On-Balance)

(百万円/¥ Million)

	年/決算月(Fiscal Year)		07/6		08/3		08/6		09/3(E)	
		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)		増減率 (yoy%)
営業収益	109,908	-19.0	405,784	-18.7	85,035	100.0	312,039	100.0	312,039	-23.1
営業貸付金利息	97,508	-19.7	356,435	-20.6	72,552	85.3	261,140	83.7	261,140	-26.7
無担保ローン	82,341	-17.7	300,886	-19.7	60,727	71.4	218,148	69.9	218,148	-27.5
有担保ローン	8,884	-32.1	31,958	-26.7	6,733	7.9	23,773	7.6	23,773	-25.6
事業者ローン	6,281	-24.1	23,590	-22.0	5,091	6.0	19,218	6.2	19,218	-18.5
総合総貸収益	3,540	8.7	14,948	17.2	3,843	4.5	17,653	5.7	17,653	18.1
個品総貸収益	2,083	-47.4	6,912	-46.8	1,212	1.4	3,738	1.2	3,738	-45.9
信用保証収益	2,202	-6.2	8,547	-7.0	2,059	2.4	8,594	2.8	8,594	0.5
その他の金融収益	72	620.0	561	145.0	193	0.2	1,193	0.4	1,193	112.7
その他の営業収益	4,499	-4.5	18,378	20.9	5,174	6.1	19,721	6.3	19,721	7.3
営業投資有価証券売上高	260	-12.7	515	-2.3	57	0.1	617	0.2	617	19.8
買取債権回収高	1,139	-	6,633	78.1	1,464	1.7	6,635	2.1	6,635	0.0
償却債権回収額	1,245	-3.1	4,394	9.2	1,705	2.0	5,753	1.8	5,753	30.9
その他	1,854	-40.7	6,834	-1.3	1,947	2.3	6,716	2.2	6,716	-1.7
営業費用	98,161	-10.8	374,058	-43.6	71,712	84.3	279,147	89.5	279,147	-25.4
金融費用	8,573	-6.8	33,292	-9.1	7,248	8.5	31,538	10.1	31,538	-5.3
売上原価	891	-	5,269	86.2	1,111	1.3	5,384	1.7	5,384	2.2
営業投資有価証券売上原価	34	-52.8	207	27.0	62	0.1	572	0.2	572	176.3
債権買取原価	856	-	5,061	89.8	1,048	1.2	4,812	1.5	4,812	-4.9
その他の営業費用	88,695	-12.0	335,497	-46.2	63,353	74.5	242,225	77.6	242,225	-27.8
貸倒関連費用	50,337	8.9	155,844	-54.2	27,121	31.9	109,833	35.2	109,833	-29.5
内貸倒損失	66,768	63.6	227,727	10.6	45,155	53.1	186,763	59.9	186,763	-18.0
利息返還関連費用	4,555	-30.8	49,818	-55.9	5,474	6.4	442	0.1	442	-99.1
内利息返還金	15,405	163.8	66,241	82.4	19,096	22.5	51,011	16.3	51,011	-23.0
広告宣伝費	2,168	-61.2	7,429	-50.7	2,251	2.6	8,067	2.6	8,067	8.6
人件費	11,768	-21.4	44,470	-21.5	11,229	13.2	43,583	14.0	43,583	-2.0
のれん償却	213	-50.8	855	-50.7	213	0.3	855	0.3	855	0.0
その他	19,651	-27.1	77,077	-20.1	17,078	20.1	79,445	25.5	79,445	3.1
営業利益	11,746	-54.3	31,725	-	13,322	15.7	32,892	10.5	32,892	3.7
営業外収益	249	-19.3	914	-14.1	1,024	1.2	150	0.0	150	-83.6
営業外費用	22	-61.1	574	62.1	14	0.0	41	0.0	41	-92.8
経常利益	11,974	-53.8	32,065	-	14,333	16.9	33,000	10.6	33,000	2.9
特別利益	107	-71.3	959	-74.4	-	-	7	0.0	7	-99.3
特別損失	292	-7.8	2,126	-99.0	326	0.4	872	0.3	872	-59.0
税引前利益	11,789	-54.7	30,898	-	14,006	16.5	32,135	10.3	32,135	4.0
法人税・住民税及び事業税	3,726	-60.0	6,525	-58.7	-4,691	-5.5	626	0.2	626	-90.4
法人税等調整額	784	-56.4	-3,251	-	393	0.5	-307	-0.1	-307	-
少数株主利益	34	-87.6	189	-	22	0.0	86	0.0	86	-54.5
当期純利益	7,244	-50.4	27,434	-	18,282	21.5	31,730	10.2	31,730	15.7

※当社グループは、平成18年10月に日本公認会計士協会より公表された「消費者金融会社等の利息返還請求による損失に係る引当金の計上に関する監査上の取扱い」にしたがって、利息返還損失引当金の見積り方法を変更したことに伴い、貸倒引当金繰入額107,012百万円、利息返還損失引当金繰入額69,312百万円の合計176,324百万円を特別損失に計上しています。  
 AIFUL Group has revised the reserve for interest repayment losses to 69,312 million yen and the reserve for bad debts to 107,012 million yen to accompany the announcement of the Accounting Treatment for Calculation of Reserves Relating to Losses at Consumer Finance Companies, etc., Resulting from Interest Repayment Claims by the Japanese Institute of Certified Public Accountants (JICPA) on October, 2006.

4. グループ会計資金調達状況 (Review of Funding / Group Total)

営業債権ベース(Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

借入金	年/決算月(Fiscal Year)			
	07/6	08/3	08/6	09/3(E)
Borrowings	860,900	694,887	644,327	48.0
都市銀行等	138,258	87	92,978	6.9
信託銀行	310,538	19.5	238,519	17.8
地方銀行・第二地方銀行	156,063	9.8	113,765	7.9
生命保険会社	82,916	5.2	50,068	3.6
損害保険会社	23,613	1.5	16,586	1.1
外国銀行	15,000	0.9	9,000	0.7
シンジケートローン	-	-	-	-
原借連等	66,510	4.2	57,516	4.2
その他	69,001	4.3	66,736	4.5
CP・社債等	733,654	46.0	791,414	53.2
CP	-	-	5,000	0.3
普通社債	466,100	29.2	424,100	28.5
転換社債	-	-	70,000	4.7
流動化	267,554	16.8	292,314	19.7
合計	1,594,554	100.0	1,486,302	100.0

(百万円/千 Million)

(2) 長期・短期別調達金額 (Short and Long-term Borrowings)

短期調達	年/決算月(Fiscal Year)			
	07/6	08/3	08/6	09/3(E)
短期調達	97,750	163,930	90,560	6.7
短期借入	97,750	78,930	77,560	5.7
流動化	-	80,000	-	-
CP	-	5,000	13,000	1.0
長期調達	1,496,804	1,322,372	1,251,436	93.3
固定金利借入	178,990	11.2	143,974	9.7
変動金利借入	584,159	36.6	471,983	31.8
キャップ	190,000	11.9	88,523	6.0
スワップ	201,455	13.4	177,465	13.2
社債等(固定)	590,794	37.1	564,114	38.0
普通社債	466,100	29.2	424,100	28.5
転換社債	-	-	70,000	4.7
流動化	124,694	7.8	70,014	4.7
社債等(変動)	142,860	9.0	142,300	9.6
普通社債	-	-	-	-
スワップ	-	-	-	-
流動化	142,860	9.0	142,300	9.6
キャップ	142,860	9.0	135,800	9.1
固定金利借入比率	769,784	48.3	708,088	47.6
変動金利借入比率	1,304,099	81.8	1,131,667	76.1
総額	1,594,554	100.0	1,486,302	100.0
合計	1,594,554	100.0	1,486,302	100.0

(百万円/千 Million)

(3) 調達金利 (Funding Rate)

調達金利	年/決算月(Fiscal Year)			
	07/6	08/3	08/6	09/3(E)
調達金利	1.83	1.78	1.79	2.13
間接	2.13	2.15	2.21	-
直接	1.48	1.44	1.40	-

(%)

※調達金利=未約定ベース平均表面金利 ※Funding Rate = Interest Rate / Average Borrowing

【参考】

長期プライムレート	2.45	2.10	2.45	2.85
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(%)

5. AIFUL 営業実績 (Review of Operation / AIFUL)

(1) 営業実績 (Operating Results)

年/決算月(Fiscal Year)	07/6		08/3		08/6		09/3(E)	
	増減率(yoY)		増減率(yoY)		増減率(yoY)		増減率(yoY)	
営業債権合計		1,287,460	1,119,755	-17.7	1,072,864	-16.7	968,663	-13.5
営業貸付金残高 (百万円)		1,225,899	1,058,879	-18.5	1,012,173	-17.4	902,511	-14.8
無担保ローン		940,403	817,824	-15.3	785,666	-16.5	708,510	-13.4
有担保ローン		259,566	221,577	-19.4	208,891	-19.5	180,669	-18.5
事業者ローン		25,929	19,477	-32.2	17,615	-32.1	13,331	-31.6
支払承諾員返		57,525	56,224	-4.6	56,003	-2.6	61,040	8.6
個人保証		37,125	34,826	-8.8	34,307	-7.6	34,489	-1.0
事業者保証		20,400	21,397	3.2	21,695	6.3	26,552	24.1
その他		4,035	4,652	23.2	4,688	16.2	5,112	9.9
口座数 (千件)		1,800	1,593	-15.3	1,533	-14.8	1,416	-11.1
無担保ローン		1,700	1,508	-15.7	1,453	-14.5	1,347	-10.7
有担保ローン		80	69	-17.7	65	-17.6	58	-16.3
事業者ローン		19	15	-25.8	14	-28.2	11	-27.5
一口應當たり残高 (千円)		680	664	-3.1	659	-3.1	637	-2.9
無担保ローン		553	542	-2.6	540	-2.3	526	-3.0
有担保ローン		3,242	3,188	-2.5	3,168	-2.3	3,166	-2.6
事業者ローン		1,315	1,263	-4.8	1,244	-5.4	1,193	-5.5
新設顧客数 (件)		33,097	115,629	-26.0	28,664	-13.4	135,200	16.9
無担保ローン		33,048	115,298	-25.7	28,633	-13.4	135,000	17.1
有担保ローン		41	277	-64.0	31	-24.4	200	-27.8
事業者ローン		8	54	-86.4	-	-	-	-
貸付平均回り ※1 (%)		19.8	19.1	-1.8	17.7	-2.1	17.1	-2.0
無担保ローン		21.8	21.0	-1.9	19.5	-2.3	18.8	-2.2
有担保ローン		12.6	12.0	-1.4	11.3	-1.3	10.4	-1.6
事業者ローン		20.3	19.4	-3.3	18.3	-2.0	17.7	-1.7

※1: 実質平均回り = 営業貸付金利息 / (営業貸付金期初残高 + 営業貸付金期末残高) ÷ 2 (%)

※2: 斜体数字は増減数

(2) チャネル展開 (Marketing Channel)

年/決算月(Fiscal Year)	07/6		08/3		08/6		09/3(E)	
	増減率(yoY)		増減率(yoY)		増減率(yoY)		増減率(yoY)	
ローン事業店舗数 ※2 (店)		1,025(578)	-880	1,010(573)	-795	1,008(571)	-17	999
有入店舗		10(6)	-375	10(5)	0	100(5)	-1	102
無人店舗		924(572)	-502	909(568)	-795	908(566)	-16	897
ローン申込機		41(37)	-270	38(34)	-266	37(33)	-4	35
信販力一担当店等		0	-3	0	0	0	0	0
自動契約機設置台数 (台)		984	-604	977	-524	976	-8	-
併設型		101	-372	101	0	100	-1	-
独立型		883	-232	876	-524	876	-7	-
ATM-CDネットワーク (台)		104,792	2,569	107,119	2,652	107,986	3,194	-
自社ATM		1,062	-748	1,024	-642	1,024	-38	-
提携ATM-CD ※3		88,309	3,307	90,406	3,076	91,246	2,937	-
提携コンビニ入金		15,421	16	15,687	278	15,716	295	-
保証提携先金融機関		43	-1	44	1	44	1	-
個人保証		58	-1	68	10	70	12	-
事業者保証		2,759	-559	2,585	-467	2,668	-91	2,545
正社員数(a) (人)		950	-528	887	-475	681	-269	-
非正社員数(b) (人)		3,709	-1,087	3,472	-936	3,349	-360	-
非正社員比率(b)/(a+b) (%)		25.6	-5.2	25.5	-5.4	20.3	-5.3	-

※2: ( )はローサイド型

※3: 提携ATM-CD台数には、セブン銀行(セブン銀行)が含まれております。(07/6:12,145台、08/3:13,032台、08/6:13,158台)

※4: 斜体数字は増減数



7. AIFUL 資金調達の状況 (Review of Funding / AIFUL)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

	年/決算月(Fiscal Year)				平均借入期間(年)	構成比(%)	構成比(%)
	07/6	08/3	08/6	09/3(E)			
借入金	537,057	394,090	364,689	38.0	4.7		
Borrowings							
都市銀行等	107,817	84,568	65,795	8.1	7.2		
City Banks							
信託銀行	180,370	131,799	125,211	12.7	13.8		
Trust Banks							
地方銀行・第二地方銀行	107,225	80,827	75,936	7.8	8.4		
Regional Banks							
信用金庫	13,500	11,000	9,700	1.1	1.1		
Shinkin Banks							
生命保険会社	82,987	56,068	48,908	5.4	5.4		
Life Insurance							
損害保険会社	21,886	15,481	14,265	1.5	1.6		
Non-Life Insurance							
外国銀行	15,000	9,000	9,000	0.9	1.0		
Foreigner							
シンジケートローン	-	-	-	-	-		
Syndicated Loan							
クレジット・アソシエーション	2,835	1,312	1,025	0.1	0.1		
Credit Association							
その他	5,835	4,034	14,949	0.4	1.6		
Other							
社債等	557,431	644,200	543,434	62.0	59.8		
Bonds							
普通社債	456,100	414,100	399,100	39.9	43.9		
SB							
転換社債	-	70,000	70,000	6.7	7.7		
CB							
流動化	101,331	160,100	74,334	15.4	8.2		
ABS, ABL							
合計	1,094,488	1,038,291	908,124	100.0	100.0	847,978	100.0
Total							

(2) 長期・短期別調達金額 (Short and Long-term Borrowings)

	年/決算月(Fiscal Year)				残存期間(年)	構成比(%)	構成比(%)
	07/6	08/3	08/6	09/3(E)			
短期調達	16,000	90,000	10,000	8.7	1.1		
Short-term Borrowings							
短期借入	16,000	10,000	10,000	1.0	1.1		
Borrowings							
流動化	-	80,000	-	7.7	-		
ABL							
長期調達	1,078,488	948,291	898,124	91.3	98.9		
Long-term Borrowings							
固定金利借入	126,589	96,312	83,484	9.3	9.2		
Fixed Rate							
変動金利借入	394,487	287,777	271,205	27.7	29.9		
Floating Rate							
キャップ	190,000	88,523	93,740	8.5	10.3		
With Cap							
スワップ	201,455	199,255	177,465	19.2	19.5		
With Swap							
社債等(固定)	477,431	486,800	469,934	46.9	51.7		
SB Other (Fixed Bond)							
普通社債	456,100	414,100	399,100	39.9	43.9		
SB							
転換社債	-	70,000	70,000	6.7	7.7		
CB							
流動化	21,331	2,700	834	0.3	0.1		
ABS, ABL							
社債等(変動)	80,000	77,400	73,500	7.5	8.1		
SB Other (Floating Bond)							
普通社債	-	-	-	-	-		
SB							
流動化	80,000	77,400	73,500	7.5	8.1		
ABS, ABL							
キャップ	80,000	77,400	73,500	7.5	8.1		
With Cap							
固定金利借入比率	604,000	583,113	553,418	56.2	60.9		
Ratio of Fixed Rate Borrowings to Total Borrowings							
実質固定金利借入比率	1,075,455	948,291	898,123	91.3	98.9		
Ratio of Borrowings at Fixed Ratio							
合計	1,094,488	1,038,291	908,124	100.0	100.0	847,978	100.0
Total							

※キャップには、開始年月日が到来のキャップ想定元本2,500百万円を含んでおりません。  
 ※The date exclude 2.5billion yen notional amount interest cap options which effective date is not arrived yet.

(3) 調達金利 (Funding Rate)

	年/決算月(Fiscal Year)			09/3(E)
	07/6	08/3	08/6	
調達金利	1.83	1.70	1.70	2.03
Funding Rate				
間接	2.04	2.04	2.08	-
Direct				
直接	1.63	1.50	1.44	-
Indirect				

※調達金利 = 未約定ベース平均調達金利 ※Funding Rate = Interest Rate / Average Borrowing

(参考)

	07/6	08/3	08/6	09/3(E)
長期プライムレート	2.45	2.10	2.45	2.85
Long term prime rate				
5年スワップレート	1.64	1.03	1.50	-
5Y SHAP rate				
10Y JGB	1.90	1.28	1.61	-
10Y JGB				

8. アイフル債権ポートフォリオ (Analysis of Loan Portfolio / AIFUL)

(1) 貸付利率別残高構成 (Breakdown By Interest Rate)

貸付利率 Interest Rate on Loans to Customers	07/3		07/6		07/9		08/3		08/6	
	件数(千件) Account ※1	残高(百万円) Loan Balance ※2								
	債権比率(N)	債権比率(N)								
<18.0%	161	75,078	7.5	102,665	11.5	188,201	23.0	215,134	27.4	215,134
18.0% ≤	19	31,180	3.1	40,125	4.5	72,579	8.9	90,510	11.5	90,510
20.0% ≤	36	59,523	6.0	51,101	5.7	33,097	4.0	27,044	3.4	27,044
22.0% ≤	63	83,081	8.3	69,488	7.8	44,941	5.5	36,841	4.7	36,841
24.0% ≤	129	135,728	13.6	114,596	12.8	78,761	9.6	68,190	8.4	68,190
26.0% ≤	150	120,563	12.1	101,800	11.4	72,953	8.9	62,245	7.9	62,245
28.0% ≤	1,228	489,921	49.2	415,150	48.4	327,290	40.0	287,699	36.6	287,699
合計 (Total)	1,788	995,077	100.0	894,929	100.0	817,824	100.0	785,666	100.0	785,666
<13.0%	7	35,591	13.0	34,793	14.0	35,692	16.1	36,264	17.4	36,264
13.0% ≤	2	16,413	6.0	17,300	7.0	15,517	6.2	14,610	7.0	14,610
14.0% ≤	3	19,180	7.0	30,120	12.1	28,659	12.9	28,229	13.5	28,229
15.0% ≤	8	32,674	11.9	44,4	4.4	9,691	4.4	8,814	4.2	8,814
16.0% ≤	2	12,184	4.4	12,342	5.0	10,903	4.9	9,911	4.7	9,911
17.0% ≤	3	13,913	5.1	12,819	5.15	10,903	4.9	9,911	4.7	9,911
18.0% ≤	57	144,829	52.7	127,819	51.5	107,345	48.4	98,270	47.0	98,270
合計 (Total)	84	274,787	100.0	248,241	100.0	221,577	100.0	208,891	100.0	208,891
<18.0%	2	2,398	8.3	2,716	11.5	3,219	16.5	3,281	18.6	3,281
18.0% ≤	4	6,997	24.3	6,047	25.6	5,015	25.8	4,546	25.8	4,546
20.0% ≤	7	11,539	40.1	9,432	40.0	7,508	38.6	6,688	38.0	6,688
28.0% ≤	7	7,811	27.2	5,400	22.9	3,733	19.2	3,098	17.6	3,098
合計 (Total)	21	28,747	100.0	23,597	100.0	19,477	100.0	17,615	100.0	17,615
合計 (Total)	1,894	1,298,611	100.0	1,166,767	100.0	1,058,879	100.0	1,012,173	100.0	1,012,173

※1: Thousand

※2: Million

(2) 貸付金額別残高構成 (Breakdown By Amount)

貸付金額 Loan Outstanding	07/3		07/6		07/9		08/3		08/6	
	件数(千件) Account ※1	残高(百万円) Loan Balance ※2								
	債権比率(N)	債権比率(N)								
<100 (千円/A Thousand)	153	10,528	1.1	10,776	1.2	11,338	1.4	11,413	1.5	11,413
100 ≤	152	24,139	2.4	22,725	2.5	20,478	2.5	19,339	2.5	19,339
200 ≤	138	34,384	3.5	30,596	3.4	28,778	3.5	28,050	3.6	28,050
300 ≤	165	57,857	5.8	52,981	5.9	50,050	6.1	47,497	6.0	47,497
400 ≤	789	376,236	37.8	332,209	37.1	296,556	36.3	281,999	35.9	281,999
500 ≤	210	171,528	17.2	153,764	17.2	141,006	17.2	136,367	17.4	136,367
1,000 ≤	179	320,402	32.2	291,875	32.6	289,615	33.0	280,998	33.2	280,998
合計 (Total)	1,788	995,077	100.0	894,929	100.0	817,824	100.0	785,666	100.0	785,666
<1,000 (千円/A Thousand)	5	3,451	1.3	3,318	1.3	3,207	1.4	3,101	1.5	3,101
1,000 ≤	68	182,043	66.2	164,898	66.4	145,207	65.5	137,016	65.6	137,016
5,000 ≤	8	65,021	23.7	58,946	23.7	54,605	24.6	51,657	24.7	51,657
10,000 ≤	1	23,444	8.5	20,312	8.2	17,706	8.0	16,571	7.9	16,571
50,000 ≤	0	373	0.1	311	0.1	309	0.1	307	0.1	307
100,000 ≤	0	452	0.2	452	0.2	540	0.2	540	0.1	540
合計 (Total)	84	274,787	100.0	248,241	100.0	221,577	100.0	208,891	100.0	208,891
<1,000 (千円/A Thousand)	7	4,197	14.6	3,673	15.6	3,224	16.6	2,991	17.0	2,991
1,000 ≤	11	17,543	61.0	13,702	58.1	10,889	55.9	9,686	55.0	9,686
2,000 ≤	2	7,006	24.4	6,220	25.4	5,362	27.5	4,938	28.0	4,938
合計 (Total)	21	28,747	100.0	23,597	100.0	19,477	100.0	17,615	100.0	17,615
合計 (Total)	1,894	1,298,611	100.0	1,166,767	100.0	1,058,879	100.0	1,012,173	100.0	1,012,173

※1: Thousand

※2: Million

9. アイフル無担保ローン顧客属性(Unsecured Loans Customer Profile / AIFUL)

(1) 性別 (Sex)

	年/決算月(Fiscal Year)		07/3		08/3		08/6	
			構成比(%)		構成比(%)		構成比(%)	
新規顧客 (New Accounts)	男性	(Male)	109	70.4	80	69.7	20	71.1
	女性	(Female)	45	29.6	34	30.3	8	28.9
	合計	(Total)	155	100.0	115	100.0	28	100.0
既存顧客 (Existing Accounts)	男性	(Male)	1,235	69.1	1,048	69.5	1,012	69.7
	女性	(Female)	552	30.9	460	30.5	440	30.3
	合計	(Total)	1,788	100.0	1,508	100.0	1,453	100.0

(2) 年齢別(Age)

	年/決算月(Fiscal Year)		07/3		08/3		08/6	
		(才/Age)	構成比(%)		構成比(%)		構成比(%)	
新規顧客 (New Accounts)	20 ~ 29		71	46.3	49	42.5	11	39.2
	30 ~ 39		33	21.7	28	24.4	7	25.6
	40 ~ 49		23	15.3	20	17.4	5	19.2
	50 ~ 59		19	12.8	14	12.9	3	13.3
	60 ~		6	3.9	3	2.8	0	2.7
合計	(Total)	155	100.0	115	100.0	28	100.0	
既存顧客 (Existing Accounts)	20 ~ 29		396	22.2	301	20.0	282	19.5
	30 ~ 39		511	28.6	433	28.7	418	28.8
	40 ~ 49		367	20.5	325	21.6	317	21.9
	50 ~ 59		323	18.1	276	18.3	267	18.4
	60 ~		190	10.6	172	11.4	167	11.5
合計	(Total)	1,788	100.0	1,508	100.0	1,453	100.0	

(3) 保険種別(Type of Social Security)

	年/決算月(Fiscal Year)		07/3		08/3		08/6	
			構成比(%)		構成比(%)		構成比(%)	
新規顧客 (New Accounts)	会社員(社保)	Office Worker (Company Health Insurance)	75	48.6	71	62.1	19	67.8
	会社員(国保)	Office Worker (National Health Insurance)	66	43.0	35	31.1	7	25.6
	自営業者	Self Employed	13	8.5	7	6.7	1	6.6
	合計	Total	155	100.0	115	100.0	28	100.0

(4) 年取別(Annual Income)

	年/決算月(Fiscal Year)		07/3		08/3		08/6	
		(千円/千Thousand)	構成比(%)		構成比(%)		構成比(%)	
新規顧客 (New Accounts)	< 2,000		29	18.8	19	17.1	4	14.2
	2,000 ≤		38	25.1	27	24.2	6	23.8
	3,000 ≤		38	25.1	28	24.9	7	26.0
	4,000 ≤		22	14.5	17	15.2	4	16.0
	5,000 ≤		17	11.0	14	12.3	3	13.4
	7,000 ≤		6	4.4	5	5.2	1	5.3
10,000 ≤		1	1.0	1	1.2	0	1.3	
合計	(Total)	155	100.0	115	100.0	28	100.0	

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(1) クレジットコストの状況/年間比較 (Credit Cost / YOY%)

(百万円/千 Million)

	年/決算月(Fiscal Year)							
	07/6	08/3	08/6	09/3(E)	/ (%)	/ (%)	/ (%)	/ (%)
営業債権合計 (L)	Total Receivable Outstanding (L)	1,119,755	1,287,460	1,072,864	968,663	-	-	-
期末営業貸付金	Loans outstanding	1,058,879	1,225,939	1,012,173	902,511	-	-	-
無担保	Unsecured	817,824	940,403	785,666	708,510	-	-	-
有担保	Home equity	221,577	259,566	208,891	180,669	-	-	-
専業者	Small business	19,477	25,929	17,615	13,331	-	-	-
支払承諾見返等	Guarantee, etc	60,876	61,561	60,691	66,152	-	-	-
期初貸倒引当金	Allowance for bad debt (Beginning)	262,185	262,185	201,897	201,897	18.82	20.84	20.84
貸倒発生額合計	Total Write-offs	154,487	45,770	33,535	116,069	3.13	11.98	11.98
	YOY%	15.2	86.5	-26.7	-24.9	-	-	-
前年同期比								
貸倒発生額	Write-offs	151,234	44,940	32,519	112,601	3.21	12.48	12.48
	YOY%	14.8	87.1	-27.6	-25.5	-	-	-
前年同期比								
無担保	Unsecured	136,763	40,927	29,427	101,449	3.75	14.32	14.32
有担保	Home equity	9,530	2,491	2,051	7,430	0.98	4.11	4.11
専業者	Small business	4,939	1,522	1,040	3,722	5.91	27.92	27.92
支払承諾見返等	Guarantee, etc	3,252	829	1,015	3,468	1.67	5.24	5.24
個別貸倒引当金繰入 (個別引当) ※	Non-operating Allowance for bad debt ※	8,933	2,139	1,855	8,004	0.18	0.89	0.89
	YOY%	0.17	1.35	-20.1	-22.1	-	-	-
前年同期比								
無担保	Unsecured	2,034	1,221	753	1,686	0.10	0.24	0.24
有担保	Home equity	6,833	883	1,089	6,236	0.52	3.45	3.45
専業者	Small business	64	34	12	82	0.07	0.62	0.62
①×③	Total Write-offs	163,420	47,910	35,390	124,073	3.30	12.81	12.81
	YOY%	15.9	81.7	-26.1	-24.1	-	-	-
前年同期比								
②×③	Write-offs	160,168	47,080	34,375	120,605	3.40	13.36	13.36
	YOY%	15.6	82.2	-27.0	-24.7	-	-	-
前年同期比								
無担保	Unsecured	138,798	42,149	30,180	103,135	3.84	14.56	14.56
有担保	Home equity	16,364	3,374	3,141	13,666	1.50	7.56	7.56
専業者	Small business	5,004	1,556	1,053	3,804	5.98	28.53	28.53
支払承諾見返等	Guarantee, etc	3,252	829	1,015	3,468	1.67	5.24	5.24
貸倒関連費用(営業費用)	Credit Cost	103,071	35,250	18,976	69,226	1.77	7.15	7.15
貸倒関連費用(特別損失)	Extraordinary Losses	-	-	-	-	-	-	-
期末貸倒引当金	Allowance for bad debt (End)	201,897	249,526	180,905	147,050	16.86	15.18	15.18
内債権放棄	which for Waiver of principal	93,504	151,597	77,142	52,542	7.62	5.82	5.82
利息返還損失引当金	Allowance for losses on return of overpayment	99,467	112,568	90,093	60,743	8.90	6.73	6.73

※: 個別貸倒引当金繰入=破産更生債権(有担保)+民事再生債権

Non-operating allowance for bad debt=Loans with legal bankruptcy(home equity)+Loans with civil rehabilitation law.

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(2)不良債権の状況(金融庁「4分類」)(NPL defined by FSA)

(百万円/千 Million)

	年/決算月(Fiscal Year)													
	07/3	07/6	07/9	07/12	08/3	08/6	09/3(E)	07/3	07/6	07/9	07/12	08/3	08/6	09/3(E)
	(L)	(L)	/UL %	/UL %	/UL %	/UL %	/UL %	(L)	(L)	/UL %	/UL %	/UL %	/UL %	/UL %
期末営業貸付金	1,298,611	1,225,899	-	1,166,767	-	1,107,891	-	1,058,879	-	1,012,173	-	902,511	-	902,511
無担保	995,077	940,403	-	894,929	-	850,565	-	817,824	-	785,666	-	708,510	-	708,510
有担保	274,787	259,566	-	248,241	-	236,017	-	221,977	-	208,891	-	180,669	-	180,669
貸業者	28,747	25,929	-	23,597	-	21,308	-	19,477	-	17,615	-	13,331	-	13,331
4分類明示債権合計	① 238,132	236,971	19.33	239,842	20.56	239,060	21.58	240,685	22.73	238,622	23.58	-	-	-
破綻先	36,935	38,593	3.15	39,142	3.35	40,226	3.63	43,300	4.09	44,780	4.42	-	-	-
延滞債権	142,932	139,158	11.01	142,496	12.21	141,595	12.78	144,404	13.64	142,373	14.07	-	-	-
3ヶ月以上延滞債権	20,361	20,266	1.65	18,512	1.59	16,970	1.53	14,108	1.33	14,032	1.39	-	-	-
貸出条件緩和債権	37,903	38,952	3.18	39,690	3.40	40,268	3.63	38,871	3.67	37,435	3.70	-	-	-
うち無担保ローン	② 130,819	125,632	13.36	124,979	13.97	122,844	14.44	121,078	14.80	117,108	14.91	-	-	-
破綻先	4,152	3,908	0.42	3,885	0.43	3,864	0.45	3,453	0.42	2,730	0.35	-	-	-
延滞債権	74,402	68,412	7.27	68,079	7.61	67,021	7.88	69,309	8.47	66,933	8.52	-	-	-
3ヶ月以上延滞債権	16,056	15,941	1.70	15,007	1.68	13,468	1.58	11,182	1.37	11,641	1.48	-	-	-
貸出条件緩和債権	36,207	37,369	3.97	38,006	4.25	38,489	4.53	37,132	4.54	35,802	4.56	-	-	-
期末貸倒引当金	③ 331,951	319,374	26.05	282,369	24.20	271,340	24.49	269,394	25.44	246,184	24.32	213,677	23.68	213,677
無税	109,894	102,710	8.38	99,232	8.50	97,117	8.77	105,044	9.92	106,927	10.56	98,766	10.94	98,766
有税	222,056	216,664	17.67	183,137	15.70	174,223	15.73	164,349	15.52	139,256	13.76	114,911	12.73	114,911
流動	④ 262,185	249,526	20.35	218,001	18.68	210,589	19.01	201,897	19.07	180,905	17.67	147,050	16.29	147,050
固定	69,765	69,848	5.70	64,368	5.52	60,751	5.48	67,496	6.37	65,278	6.45	66,627	7.38	66,627
NPLカバー率(ALL)	③/① 139.4	134.8	-	117.7	-	113.5	-	111.9	-	103.2%	-	-	-	-
NPLカバー率(無担保)	④/② 200.4	198.6	-	174.4	-	171.4	-	166.7	-	154.5%	-	-	-	-

無担保ローン以外の不良債権は主に有担保ローン(不動産担保ローン)となります。融資額が担保価値を上回る部分については、貸倒引当金(固定)を計上しております。

破綻先  
未収利息不計上貸付金のうち、破産債権、再生債権、更生債権、その他これらに準ずる貸付金

延滞債権  
その他の未収利息不計上の、5ヶ月以上11ヶ月未満延滞債権(回収専門の管理センターが管理)但し、債務者の経営再建または支障を回すことを目的として利息の支払いを猶予したものを除く

3ヶ月以上延滞債権  
営業店舗の内、3ヶ月以上5ヶ月未満の延滞債権(未収利息計上)

貸出条件緩和債権  
上記以外の当該貸付金の回収を促進することなどを目的に、金利の減免等債務者に有利となる取決めを行った貸付金

NPLs other than unsecured loans are mainly secured loans (home equity loans). The portion of the loans that exceeds the value of the secured property is booked to the bad debt reserve (fixed).  
Claims in bankruptcy (Category 4)  
Loans to borrowers declared bankruptcy, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

Loans in Arrears (Category 2)  
NPL's exclusive of accrued interest. That are past due for over 5 months or more and held by collection department. This category excludes loans on which interest is being waived in support of business restructuring.

Loans in Arrears Longer than 3 months (Category 2)  
NPL's past due for 3 months or more that do not fall into the above two categories.

Loans with adjusted terms (Category 4)  
NPL's, other than those in the above three categories, in which favorable terms, such as the reduction of interest, have been granted with a view to promoting recovery of the loans.

10. アイフル貸倒&不良債権 (Credit Cost & NPL's / AIFUL)

(3) 無担保ローン延滞遷移率(ストック) (Details of Unsecured Loans)

(単位:百万円/¥Million)

	年/決算月(Fiscal Year)		07/6		07/9		08/3		08/6	
	(3M)	(6M)	増減率(yoy%)	(6M)	増減率(yoy%)	(6M)	増減率(yoy%)	(3M)	増減率(yoy%)	
移管発生率 ※1	0.998	1.033	0.115	1.033	0.028	1.007	-0.026	0.926	-0.072	
移管額	26,932	54,217	-6.0	54,217	-15.4	47,650	-12.1	20,517	-23.8	

※1:移管発生比率 = 移管発生金額/営業店残高

注) 斜体数値は増減数

(4) 貸倒債却要因別状況/残高(無担保ローン) (Reason for Write-off, Unsecured)

(単位:百万円/¥Million)

	年/決算月(Fiscal Year)		07/6		07/9		08/3		08/6	
	(3M)	(6M)	債却率 ※2 (per account)	(6M)	債却率 ※2 (per account)	(12M)	債却率 ※2 (per account)	(3M)	債却率 ※2 (per account)	
債却理由(合計)	40,927	75,044	460	75,044	466	136,765	462	29,427	483	
破産	91.8	48.1		48.1		14.8		-28.1		
債権放棄	4,057	8,858	586	8,858	581	16,288	577	2,373	574	
内利息返還に伴う債権放棄	-27.1	-22.4	9.9%	-22.4	11.8%	-25.2	11.9%	-41.5	8.1%	
連絡不能等	13,956	27,788	-	27,788	439	57,278	452	11,180	472	
介入後未決	130.8	87.5	34.1%	87.5	37.0%	40.1	41.9%	-19.9	38.0%	
不履行	7,847	14,937	-	14,937	-	30,222	-	6,883	-	
	3,602	6,366	385	6,366	390	10,597	397	2,094	409	
	28.3	-14.0	8.8%	-14.0	8.5%	-11.8	7.7%	-41.9	7.1%	
	4,813	8,637	563	8,637	571	14,473	579	4,421	609	
	79.5	70.0	11.8%	70.0	11.5%	32.3	10.6%	-8.1	15.0%	
	14,496	23,392	429	23,392	428	38,127	425	9,357	450	
	242.3	95.5	35.4%	95.5	31.2%	13.9	27.9%	-35.5	31.8%	

※2:債却率 = 債却金額/債却件数(単位:千円)

11. ライフ営業指標 (Review of Operation / LIFE)

営業債権ベース(Managed Asset Basis)

(1) 営業業績 (Operating Results)

営業債権合計 (百万円) Balance (Million)	年/決算月(Fiscal Year)				増減率(yoYk)	増減率(yoYk)	増減率(yoYk)	増減率(yoYk)
	07/6	08/3	08/6	09/3(E)				
前払売掛金	703,177	653,045	642,782	618,992	-9.0	-8.6	-5.2	87,268
総合勘定	222,443	190,485	190,447	190,431	-17.1	-14.4	0.0	26,291
総合勘定	125,138	100,677	134,913	150,816	8.9	7.8	18.1	13,368
営業貸付金	97,307	62,807	55,533	39,635	-44.2	-42.9	-36.9	12,923
カードキャッシング	390,890	380,191	371,711	342,272	-4.1	-4.9	-10.0	60,978
キャッシングプラザ	230,385	221,691	219,570	219,529	-3.6	-4.7	-1.0	40,355
その他	159,003	156,697	150,423	121,337	-5.0	-5.4	-22.6	20,623
支払手戻金	81,206	73,486	71,506	77,976	-11.5	-11.9	6.1	11,506
新設商品	26,478	24,749	23,613	35,845	-8.0	-10.8	44.8	23,613
旧設商品	54,728	48,737	47,892	42,131	-13.1	-12.5	-13.6	47,892
その他営業債権	8,637	8,882	9,118	8,291	0.1	5.6	-6.7	9,118
クレジットカード								
有効カード会員数 (千人)	14,313	14,819	14,945	15,294	7.54	6.32	15.294	475
プロパー	1,978	2,071	2,102	2,167	17.0	12.4	2,167	96
提携	12,335	12,748	12,842	13,126	6.45	5.07	13,126	378
新規発行数 (千枚)	504	1,849	369	1,854	-3.37	-7.32	1,854	5
プロパー	43	217	56	230	7.3	7.3	230	73
提携	461	1,631	313	1,623	-3.07	-1.48	1,623	-8
単価(残高÷残高会員数) (千円)	67	65	66	63	0.0	-1.5	63	-3.1
総合勘定	272	269	266	255	-1.1	-2.2	255	-5.2
キャッシング								
売上実績 (百万円)								
クレジット	3,204	11,341	2,439	12,140	-65.1	-23.9	12,140	7.0
カード事業	205,338	877,126	2,700,009	997,821	10.1	10.6	997,821	13.8
総合勘定	148,901	664,791	177,441	789,974	18.4	19.2	789,974	18.8
キャッシング	56,437	6.3	49,567	207,846	-9.8	-12.2	207,846	-2.1
営業平均利回り	17.2	-0.2	16.5	15.9	0.3	-0.7	15.9	-1.6
前払売掛金収益	10.1	10.5	10.8	11.1	0.5	0.7	11.1	0.6
総合勘定	12.0	12.5	12.7	12.8	0.6	0.7	12.8	0.2
総合勘定	8.8	8.5	8.1	8.3	-0.3	-0.7	8.3	-0.2
営業貸付収益	22.1	21.7	19.4	17.9	-1.3	-2.7	17.9	-3.9
カードキャッシング	21.8	21.7	19.5	16.7	-1.1	-2.3	16.7	-5.0
キャッシングプラザ	22.6	22.0	19.4	19.7	-2.0	-3.2	19.7	-2.2
支払手戻金	4.8	4.9	4.9	5.1	0.2	0.1	5.1	0.2

(2) チャネル展開 (Marketing Channel)

事業店舗数 (店)	年/決算月(Fiscal Year)				増減率(yoYk)	増減率(yoYk)	増減率(yoYk)	増減率(yoYk)
	07/6	08/3	08/6	09/3(E)				
営業店舗	138	138	100	69	-4.5	-3.8	69	-6.9
ライフカード店	11	11	11	11	-4.5	0	11	0
キャッシングプラザ	12	13	14	16	3	2	16	3
有店	115	114	75	42	-1	-4.0	42	-2.2
無人	41	41	42	42	0	1	42	1
加盟店舗 (社)	74	73	33	0	-1	-4.1	0	-7.3
加盟店舗数	101,986	104,884	105,264	105,264	3,309	3,278	105,264	-
新設保証提携数 (行) (in-up Banks (High Yield Product))	114	118	123	123	3	9	123	-
正社員数 (人) (N. of Employees (regular payroll) (a))	1,518	1,508	1,591	1,511	-380	73	1,511	5
非正社員数 (人) (N. of Employees (temp.) (b))	1,540	1,556	1,524	1,259	-187	-1.6	1,259	-2.97
合計(a)+(b) (人)	3,058	3,062	3,115	2,770	-567	57	2,770	-2.92
非正社員比率(b)/(a+b) (人)	50.4	50.8	48.9	45.5	2.8	-1.4	45.5	-5.4

注: ライフのデータのうち、「営業債権ベース」と記されている数値については、債権流動化により全社上は「社内管理用の参考数値」です。  
 Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

## 12. ライフ損益の内訳 (Revenue and Expenses / LIFE)

営業債権ベース(Managed Asset Basis)

(百万円/※Million)

	年/決算月(Fiscal Year)			07/6			08/3			08/6			09/3(E)		
	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)	増減率 (yoy%)
営業収益															
割賦売掛金収益	30,618	-10.0	120,667	-6.8	26,875	100.0	-12.2	100,091	100.0	21,960	21.9	-17.1	18,109	18.1	16.5
総合利益	5,761	-21.1	22,516	-15.4	5,367	20.0	-6.8	21,960	21.9	18,109	18.1	-44.7	3,852	3.8	-
個品販売	3,552	7.6	15,547	16.8	4,173	15.5	17.5	18,109	18.1	1,193	4.4	0.0	0	0.0	-25.5
その他	2,207	-44.7	6,962	-47.6	1,993	4.4	-45.9	3,852	3.8	1	0.0	64.3	36,758	36.7	27.4
営業貸付収益	21,889	-7.1	86,436	-5.4	18,417	68.5	-15.9	64,370	64.3	10,721	39.9	-14.9	27,400	27.4	21.9
カードキャッシング	12,605	-3.2	51,191	-0.8	10,721	39.9	-14.9	36,758	36.7	7,649	28.5	-17.3	21,400	21.4	25.6
キャッシュプラザ	9,244	-12.0	35,077	-11.4	7,649	28.5	-17.3	27,400	27.4	46	0.2	17.9	211	21.1	3.8
その他融資	39	62.5	168	40.0	46	0.2	17.9	211	21.1	893	3.3	-9.7	3,754	3.8	27.2
信用保証収益	989	-5.9	3,809	-7.9	893	3.3	-9.7	3,754	3.8	45	0.2	87.5	3,004	3.0	22.2
その他の金融収益	24	26.3	918	1,334.4	45	0.2	87.5	3,004	3.0	2,150	8.0	10.1	7,001	7.0	0.2
その他の営業収益	1,953	-7.5	6,986	-4.5	2,150	8.0	10.1	7,001	7.0	510	1.9	34.2	1,800	1.8	42.1
償却債権回収額	380	-27.9	1,267	-23.9	696	1.9	34.2	1,800	1.8	1,640	6.1	4.3	5,201	5.2	-9.1
その他の業務収入	1,572	-0.7	5,719	1.1	1,640	6.1	4.3	5,201	5.2	25,999	96.7	-6.6	97,107	97.0	-16.0
営業費用	27,838	-5.6	115,561	-22.2	25,999	96.7	-6.6	97,107	97.0	2,297	8.5	2.8	10,554	10.5	15.9
金融費用	2,235	-4.3	9,108	-1.0	2,297	8.5	2.8	10,554	10.5	7,507	27.9	-27.5	31,986	32.0	-28.1
貸倒関連費用	10,350	-10.3	44,512	-35.4	7,507	27.9	-27.5	31,986	32.0	3,396	12.6	95.3	1,023	1.0	-87.4
利息返還関連費用	1,739	288.2	8,125	-28.9	3,396	12.6	95.3	1,023	1.0	12,797	47.6	-5.3	53,543	53.5	-0.5
その他の営業費用	13,512	-13.5	53,815	-8.8	12,797	47.6	-5.3	53,543	53.5	591	2.2	-17.0	1,373	1.4	-19.4
広告宣伝費	712	-62.4	1,703	-69.5	591	2.2	-17.0	1,373	1.4	3,494	13.0	-9.0	13,578	13.6	2.1
人件費	3,839	-7.7	14,322	-12.8	3,494	13.0	-9.0	13,578	13.6	8,711	32.4	-2.8	38,591	38.6	2.1
その他	8,961	-6.4	37,788	2.2	8,711	32.4	-2.8	38,591	38.6	4,648	17.3	-0.7	19,986	20.0	1.8
販売費	4,681	6.2	19,638	7.1	4,648	17.3	-0.7	19,986	20.0	1,967	7.3	-0.9	8,242	8.2	2.6
システム費	1,985	-7.0	8,031	-7.1	1,967	7.3	-0.9	8,242	8.2	851	3.2	3.3	3,604	3.6	-1.4
施設費	824	-16.8	3,655	-8.8	851	3.2	3.3	3,604	3.6	1,243	4.6	-15.4	6,757	6.8	4.5
管理費	1,470	-27.8	6,463	8.2	1,243	4.6	-15.4	6,757	6.8	875	3.3	-68.5	2,984	3.0	-41.6
営業利益	2,780	-38.7	5,106	-	875	3.3	-68.5	2,984	3.0	69	0.3	32.7	31	0.0	-69.3
営業外利益	52	136.4	101	-25.2	69	0.3	32.7	31	0.0	1	0.0	-66.7	15	0.0	-37.5
営業外費用	3	-75.0	24	84.6	1	0.0	-66.7	15	0.0	943	3.5	-66.7	3,000	3.0	-42.1
経常利益	2,829	-37.7	5,183	-	943	3.5	-66.7	3,000	3.0	4	0.0	-85.7	5	0.0	-91.9
特別利益	28	-92.3	62	-90.4	4	0.0	-85.7	5	0.0	30	0.1	-34.8	153	0.2	-75.3
特別損失	46	-	619	-93.6	30	0.1	-34.8	153	0.2	917	3.4	-67.4	2,851	2.8	-38.4
税引前利益	2,812	-42.7	4,627	-	917	3.4	-67.4	2,851	2.8	99	0.4	296.0	240	0.2	-87.4
法人税・住民税及び事業税	25	-41.9	1,901	-61.3	99	0.4	296.0	240	0.2	386	1.4	-62.0	1,157	1.2	-
法人税等調整額	1,015	-54.6	-702	-	386	1.4	-62.0	1,157	1.2	431	1.6	-75.6	1,453	1.5	-57.6
当期純利益	1,770	-32.6	3,427	-	431	1.6	-75.6	1,453	1.5	-	-	-	-	-	-

注: ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。  
 Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

## 12. ライフ損益の内訳 (Revenue and Expenses / LIFE)

会計ベース(On-Balance)

(百万円/¥ Million)

年/決算月(Fiscal Year)	07/6		08/3		08/6		09/3(E)	
	増減率 (yoy%)		増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)	増減率 (yoy%)	営業収益比 (%)
営業収益								
初回売掛金収益	30,176	-9.7	118,860	-6.7	26,402	100.0	98,001	100.0
総合料販	5,604	-22.3	21,781	-15.3	5,030	19.1	21,391	21.8
商品料販	3,540	8.7	14,948	17.2	3,843	14.6	17,553	18.0
その他	2,062	-47.9	6,826	-47.3	1,186	4.5	3,738	3.8
営業買付収益	1	-66.7	6	-45.5	1	0.0	0	0.0
カードキャッシング	21,605	-6.2	85,364	-5.3	18,282	69.2	62,849	64.1
キャッシュプラザ	12,574	-2.1	50,426	-1.2	10,654	40.4	35,745	36.5
その他	8,990	-11.6	34,770	-10.9	7,580	28.7	26,891	27.4
信用保証収益	39	62.5	168	40.0	46	0.2	211	0.2
その他の金融収益	989	-5.9	3,809	-7.9	893	3.4	3,754	3.8
その他の営業収益	24	26.3	918	1,334.4	45	0.2	3,004	3.1
償却債権回収額	1,953	-7.5	6,986	-4.5	2,150	8.1	7,001	7.1
その他の業務収入	380	-27.9	1,267	-23.9	510	1.9	1,800	1.8
営業費用	1,572	-0.7	5,719	1.1	1,640	6.2	5,201	5.3
営業費用	27,396	-5.2	113,754	-22.4	25,527	96.7	95,016	97.0
貸倒関連費用	1,793	3.2	7,301	2.2	1,825	6.9	8,463	8.6
利息返還関連費用	10,350	-10.3	44,512	-35.4	7,507	28.4	31,986	32.6
その他の営業費用	1,739	288.2	8,125	-28.9	3,396	12.9	1,023	1.0
広告宣伝費	13,512	-13.5	53,815	-8.8	12,797	48.5	53,543	54.6
人件費	712	-62.4	1,703	-69.5	591	2.2	1,373	1.4
その他	3,839	-7.7	14,322	-12.8	3,494	13.2	13,578	13.9
販売費	8,961	-6.4	37,788	2.2	8,711	33.0	38,591	39.4
システム費	4,681	6.2	19,638	7.1	4,648	17.6	19,986	20.4
施設費	1,985	-7.0	8,031	-7.1	1,967	7.5	8,242	8.4
管理費	824	-16.8	3,655	-8.8	851	3.2	3,604	3.7
営業利益	1,470	-27.8	6,463	8.2	1,243	4.7	6,757	6.9
営業外利益	2,780	-38.7	5,106	-	875	3.3	2,984	3.0
営業外費用	52	136.4	101	-25.2	69	0.3	31	0.0
特別利益	3	-75.0	24	84.6	1	0.0	15	0.0
特別損失	2,829	-37.7	5,183	-	943	3.6	3,000	3.1
繰引前利益	28	-92.3	62	-90.4	4	0.0	5	0.0
法人税・住民税及び事業税	46	-	619	-93.6	30	0.1	153	0.2
法人税等調整額	2,812	-42.7	4,627	-	917	3.5	2,851	2.9
当期純利益	25	-41.9	1,901	-61.3	99	0.4	240	0.2
	1,015	-54.6	-702	-	386	1.5	1,157	1.2
	1,770	-32.6	3,427	-	431	1.6	1,453	1.5

13. ライフ資金調達状況 (Review of Funding / LIFE)

営業債権ベース(Managed Asset Basis)

(1) 形態別調達金額 (Amount of Borrowings by Type of Lender)

	年/決算月(Fiscal Year)				構成比(%)	08/6				構成比(%)
	07/3	07/6	08/3	08/6		08/3	08/6	09/3(E)	08/6	
借入金	342,872	312,613	308,017	298,477	64.0	67.7	65.8	65.8	65.8	92.8
都市銀行等	33,364	30,441	32,000	27,183	6.2	7.0	6.0	6.0	6.0	8.5
信託銀行	50,134	52,938	49,068	45,148	10.8	10.8	10.0	10.0	10.0	14.1
地方銀行・第二地方銀行	51,515	47,837	32,938	29,645	9.8	7.2	6.6	6.6	6.6	9.3
系銀金融機関	49,524	49,175	45,204	46,118	10.1	9.9	10.2	10.2	10.2	14.4
生命保険会社	776	329	0.1	-	0.2	-	-	-	-	0.3
損害保険会社	1,992	1,727	1,105	1,026	0.4	0.2	0.2	0.2	0.2	0.3
その他	65,567	63,165	62,701	62,357	13.3	13.8	13.8	13.8	13.8	19.5
シンジケートローン	-	-	-	-	-	-	-	-	-	-
AFUL	90,000	67,000	85,000	85,000	13.7	18.7	18.9	18.9	18.9	26.6
CP・社債等	149,963	176,223	147,213	154,234	36.0	32.3	34.2	34.2	34.2	7.2
流動化	139,963	166,223	132,213	131,234	28.4	29.0	29.1	29.1	29.1	4.1
CP	-	-	5,000	13,000	-	1.1	2.9	2.9	2.9	3.1
普通社債	10,000	10,000	10,000	10,000	2.0	2.2	2.2	2.2	2.2	3.1
合計	492,835	488,836	455,231	450,712	100.0	100.0	100.0	100.0	100.0	100.0

会計ベース  
(On-Balance)

	08/6	構成比(%)
296,477	92.8	
27,183	8.5	
45,148	14.1	
29,645	9.3	
46,118	14.4	
1,026	0.3	
62,357	19.5	
85,000	26.6	
23,000	7.2	
13,000	4.1	
10,000	3.1	
319,477	100.0	

(2) 長期・短期別調達金額 (Short and Long-term Borrowings)

	年/決算月(Fiscal Year)				構成比(%)	08/6				構成比(%)
	07/3	07/6	08/3	08/6		08/3	08/6	09/3(E)	08/6	
短期調達	74,970	70,550	73,930	80,560	15.2	16.2	17.9	17.9	17.9	25.2
短期借入	74,970	70,550	68,930	67,560	15.2	15.1	15.0	15.0	15.0	21.1
CP	-	-	5,000	13,000	-	1.1	2.9	2.9	2.9	4.1
長期調達	417,865	418,286	381,301	370,152	84.8	83.8	82.1	82.1	82.1	74.8
固定金利借入	56,347	52,420	47,661	43,754	11.4	10.5	9.7	9.7	9.7	13.7
変動金利借入	211,555	189,642	191,425	185,163	42.9	42.1	41.1	41.1	41.1	58.0
社債等(固定)	120,532	113,363	77,313	83,219	24.5	17.0	18.5	18.5	18.5	3.1
普通社債	10,000	10,000	10,000	10,000	2.0	2.2	2.2	2.2	2.2	3.1
流動化	110,532	103,363	67,313	73,219	22.4	14.8	16.2	16.2	16.2	-
社債等(変動)	29,430	62,860	64,900	58,014	6.0	14.3	12.9	12.9	12.9	-
流動化	29,430	62,860	64,900	58,014	6.0	14.3	12.9	12.9	12.9	-
With Cap	29,430	62,860	58,400	58,014	6.0	12.8	12.9	12.9	12.9	-
合計	492,835	488,836	455,231	450,712	100.0	100.0	100.0	100.0	100.0	100.0

	08/6	構成比(%)
80,560	25.2	
67,560	21.1	
13,000	4.1	
238,917	74.8	
43,754	13.7	
185,163	58.0	
10,000	3.1	
10,000	3.1	
319,477	100.0	

(3) 調達金利 (Funding Rate)

	年/決算月(Fiscal Year)		※Funding Rate=Interest Rate/Average Borrowing
	07/3	07/6	
調達金利	1.67	1.73	08/3
間接	1.98	2.14	1.85
直接	0.97	1.02	2.15
合計	1.67	1.73	1.85

※調達金利=未約定ベース平均表面金利 ※Funding Rate=Interest Rate/Average Borrowing

【参考】

長期プライムレート	2.20	2.45	2.10	2.45	2.85
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注: ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランズシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。  
 Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

14. ライフ顧客属性 (Customer Profile / LIFE)

(1) クレジットカード (Credit Card)

1) 性別 (Sex)

年/決算月 (Fiscal Year)	07/3		08/3		08/6		
	人数	構成比 (%)	人数	構成比 (%)	人数	構成比 (%)	
新規顧客 (New Accounts)	男性 (Male)	1,299	59.9	1,112	60.6	223	62.0
	女性 (Female)	870	40.1	722	39.4	136	38.0
	合計 (Total)	2,170	100.0	1,835	100.0	360	100.0
既存顧客 (Existing Accounts)	男性 (Male)	8,040	57.4	8,465	57.4	8,539	57.4
	女性 (Female)	5,961	42.6	6,281	42.6	6,330	42.6
	合計 (Total)	14,002	100.0	14,746	100.0	14,869	100.0

2) 年齢別 (Age)

年/決算月 (Fiscal Year)	07/3		08/3		08/6		
	人数	構成比 (%)	人数	構成比 (%)	人数	構成比 (%)	
新規顧客 (New Accounts)	20 ~ 19	8	0.4	8	0.5	16	4.5
	20 ~ 29	345	15.9	297	16.2	63	17.6
	30 ~ 39	438	20.2	339	18.5	60	16.7
	40 ~ 49	428	19.8	341	18.6	60	16.7
	50 ~ 59	448	20.6	377	20.6	68	19.0
	60 ~	500	23.1	470	25.6	91	25.4
	合計 (Total)	2,170	100.0	1,835	100.0	360	100.0
既存顧客 (Existing Accounts)	20 ~ 19	9	0.1	9	0.1	26	7.2
	20 ~ 29	1,058	7.6	1,079	7.3	1,073	7.2
	30 ~ 39	2,634	18.8	2,625	17.8	2,608	17.5
	40 ~ 49	3,045	21.8	3,154	21.4	3,160	21.3
	50 ~ 59	3,536	25.3	3,617	24.5	3,624	24.4
	60 ~	3,716	26.5	4,260	28.9	4,376	29.4
	合計 (Total)	14,002	100.0	14,746	100.0	14,869	100.0

(2) ライフキャッシュプラザ (LIFE Cash Plaza)

1) 性別 (Sex)

年/決算月 (Fiscal Year)	07/3		08/3		08/6		
	人数	構成比 (%)	人数	構成比 (%)	人数	構成比 (%)	
新規顧客 (New Accounts)	男性 (Male)	30	61.2	12	55.2	0	59.4
	女性 (Female)	19	38.8	9	44.8	0	40.6
	合計 (Total)	49	100.0	21	100.0	1	100.0
既存顧客 (Existing Accounts)	男性 (Male)	187	55.0	177	54.2	169	54.2
	女性 (Female)	153	45.0	150	45.8	143	45.8
	合計 (Total)	340	100.0	328	100.0	313	100.0

2) 年齢別 (Age)

年/決算月 (Fiscal Year)	07/3		08/3		08/6		
	人数	構成比 (%)	人数	構成比 (%)	人数	構成比 (%)	
新規顧客 (New Accounts)	20 ~ 29	12	25.2	4	22.9	0	19.1
	30 ~ 39	13	28.4	6	28.0	0	26.5
	40 ~ 49	11	23.3	5	25.3	0	27.9
	50 ~ 59	8	17.4	4	18.5	0	19.9
	60 ~	2	5.7	1	5.3	0	6.6
	合計 (Total)	49	100.0	21	100.0	1	100.0
	既存顧客 (Existing Accounts)	20 ~ 29	33	9.9	26	8.0	23
30 ~ 39		85	25.2	76	23.3	71	22.9
40 ~ 49		89	26.4	89	27.3	85	27.3
50 ~ 59		84	24.9	85	26.0	82	26.2
60 ~		46	13.6	50	15.4	50	16.0
合計 (Total)		340	100.0	328	100.0	313	100.0

15. ライフ貸倒&不良債権 (Credit Cost & NPL's / LIFE)

(1) 営業債権ベース／年間比較 (Write-off / Balance / YOY%)

(百万円/千Mill)

	年/決算月(Fiscal Year)	07/6			08/3			08/6			09/3(E)		
		償却金額 (Write offs)	債権残高 (Balance)	償却率(%) (Write offs ratio)	償却金額 (Write offs)	債権残高 (Balance)	償却率(%) (Write offs ratio)	償却金額 (Write offs)	債権残高 (Balance)	償却率(%) (Write offs ratio)	償却金額 (Write offs)	債権残高 (Balance)	償却率(%) (Write offs ratio)
合計		13,559	703,177	1.93	48,275	653,045	7.39	6,682	642,782	1.04	44,385	618,992	7.7
	増減率 yoy%	29.2		8.5				-50.7			-8.1		
カード		4,923	355,501	1.38	22,480	349,369	6.43	3,236	354,484	0.91	21,338	370,345	5.5
	増減率 yoy%	12.1		27.2				-34.3			-5.1		
総合転貸		948	125,136	0.76	2,986	127,677	2.34	325	134,913	0.24	2,970	150,816	1.1
キャッシング		3,975	230,365	1.73	19,494	221,691	8.79	2,910	219,570	1.33	18,368	219,529	8.8
個品転貸		2,106	97,307	2.16	4,026	62,807	6.41	205	55,533	0.37	2,447	39,635	6.6
	増減率 yoy%	41.2		-42.7				-90.3			-39.2		
ライフキヤンコブラガ		5,693	159,003	3.58	18,814	156,697	12.01	2,748	150,423	1.83	17,253	121,337	14.1
	増減率 yoy%	51.3		23.0				-51.7			-8.3		
支払承諾見返		682	61,345	1.11	1,898	56,389	3.37	279	55,226	0.51	2,282	62,915	3.3
	増減率 yoy%	47.6		5.5				-59.1			20.2		
住宅		61	28,577	0.21	229	26,055	0.88	85	25,472	0.33	233	23,416	1.1
	増減率 yoy%	-68.9		-52.1				39.3			1.7		
その他		92	1,442	-	826	1,725	-	127	1,641	-	830	1,342	-
	増減率 yoy%	-52.1		-62.7				38.0			0.5		
カード事故		71	-	-	289	-	-	89	-	-	280	-	-
加盟店未精算金		19	-	-	529	-	-	36	-	-	539	-	-
その他		0	-	-	7	-	-	1	-	-	10	-	-

(2) 買上金額ベース／年間比較 (Write-off / Transaction Volume / YOY%)

(百万円/千Mill)

	年/決算月(Fiscal Year)	07/6			08/3			08/6			09/3(E)		
		償却金額 (Write offs)	買上額 (Volume)	償却率(%) (Write offs ratio)	償却金額 (Write offs)	買上額 (Volume)	償却率(%) (Write offs ratio)	償却金額 (Write offs)	買上額 (Volume)	償却率(%) (Write offs ratio)	償却金額 (Write offs)	買上額 (Volume)	償却率(%) (Write offs ratio)
総合転貸		948	148,901	0.64	2,986	664,791	0.45	325	177,441	0.18	2,970	789,974	0.0

注: ライフのデータのうち、「営業債権ベース」と記されている数値につきましては、債権流動化により会計上はバランズシートから落ちている営業債権をも含めた、「社内管理用の参考数値」です。

Note: The data currently described as "Managed asset basis" among the data of a Life is the pro forma amount in which the accounts top also included the operating assets excepted from balance sheet by securitization.

16. 事業者ローン2社の営業指標 (Review of Operation / Small Business Loan Subsidiaries)

営業債権ベース(Managed Asset Basis)

(1) ビジネクス(Businet) / JV with Sumitomo Trust & Banking started April 2001)

	年/決算月(Fiscal Year)		07/6		08/3		08/6		09/3(E)	
		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業貸付金残高 (百万円)	Loans Outstanding	(¥ Million)	82,097	7.1	83,192	1.0	82,389	0.3	84,803	1.9
口座数 (千件)	Customer Accounts	(Thousand)	44	3.6	44	-1.3	43	-3.7	41	-5.5
一口座当たり残高 (千円)	Per Account	(¥ Thousand)	1,832	3.4	1,875	2.4	1,909	4.2	2,023	7.9
新規顧客件数 (件)	New Accounts		2,018	-19.9	7,113	-21.8	797	-60.5	6,048	-15.0
平均名目金利 ※ (%)	Average interest rate ※	(%)	14.8	-0.1	14.6	-0.2	14.5	-0.3	14.5	-0.1
貸倒償却率 (%)	Write off Ratio	(%)	2.0	-	6.4	2.1	1.8	-0.2	7.2	0.8
営業店舗数 (店)	Loan Business Branches		10	1	10	0	10	0	10	0
有人店舗	Staffed		10	1	10	0	10	0	10	0
無人店舗	Unstaffed		-	-	-	-	-	-	-	-
社員数 (人)	Number of Employees		115	24	126	25	120	5	126	0

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

(2) シティズ(City's / Acquisition : Oct 2002)

	年/決算月(Fiscal Year)		07/6		08/3		08/6		09/3(E)	
		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)
営業貸付金残高 (百万円)	Loans Outstanding	(¥ Million)	56,341	-17.3	60,147	3.1	60,882	8.1	66,164	10.0
口座数 (千件)	Customer Accounts	(Thousand)	29	-10.6	26	-11.6	25	-11.8	23	-10.0
一口座当たり残高 (千円)	Per Account	(¥ Thousand)	1,931	-7.5	2,260	16.7	2,365	22.5	2,762	22.2
新規顧客件数 (件)	New Accounts		622	-74.8	2,964	-43.7	736	18.3	3,602	21.5
平均名目金利 ※ (%)	Average interest rate ※	(%)	22.9	-1.9	17.2	-6.5	15.8	-7.1	15.5	-1.7
貸倒償却率 (%)	Write off Ratio	(%)	0.8	-	4.5	0.4	1.2	0.4	4.1	-0.4
営業店舗数 (店)	Loan Business Branches		47	-16	47	0	47	0	47	0
有人店舗	Staffed		47	-16	47	0	47	0	47	0
無人店舗	Unstaffed		-	-	-	-	-	-	-	-
社員数 (人)	Number of Employees		479	-338	472	-198	468	-11	480	8

注) 斜体数値は増減数 Notes: Italic Font = Increase or Decrease

17. 事業者ローン2社の増益の内訳 (Revenue and Expenses / Small Business Loan Subsidiaries)

(1) ビジネスバンク(Business / JV with Sumitomo Trust & Banking started April 2001)

(百万円/¥ Million)

年/決算月(Fiscal Year)	07/6			08/3			08/6			09/3(E)		
	増減率(yoy%)			増減率(yoy%)			増減率(yoy%)			増減率(yoy%)		
営業収益	2,823	5.3	11,348	1.7	2,749	100.0	10,946	100.0	8,702	100.0	10,946	-3.5
営業貸付金利息	2,810	5.1	11,294	1.4	2,727	99.2	10,862	99.2	7,924	91.1	10,862	-3.8
その他	13	62.5	54	115.4	22	8.8	84	8.8	778	8.9	84	53.6
営業費用	2,996	48.5	11,057	10.2	2,739	99.6	10,858	99.2	7,296	83.8	10,858	-1.8
金融費用	466	34.7	1,910	24.3	479	17.5	1,964	17.9	888	10.2	1,964	2.8
広告宣伝費	194	-7.2	627	-31.0	129	4.7	700	6.4	277	3.2	700	11.5
賃借費用	1,779	93.4	6,247	15.9	1,595	58.0	5,868	53.6	1,193	13.7	5,868	-7.2
人件費	273	5.8	1,099	9.0	254	9.2	990	9.0	202	1.8	990	-9.9
その他	281	-1.1	1,171	-1.6	280	10.2	1,335	12.2	-136	-1.2	1,335	14.0
営業利益	-173	-	291	-74.1	10	0.4	88	0.8	22	0.2	88	-69.8
営業外収益	7	-	7	2,336.2	0	0.0	-	-	-	-	-	-
営業外費用	-	-	35	-	-	-	-	-	-	-	-	-
経常利益	-165	-	263	-76.5	10	0.4	88	0.8	88	0.8	88	-66.6
特別損失	-	-	-	-	-	-	-	-	-	-	-	-
特別損失	-	-	-	-	-	-	-	-	-	-	-	-
税引前利益	-165	-	263	-76.5	10	0.4	88	0.8	88	0.8	88	-66.6
法人税・住民税及び事業税	156	-64.1	673	-56.0	4	0.1	202	1.8	202	1.8	202	-70.0
法人税等調整額	-231	-	-488	-	5	0.2	-136	-1.2	-136	-1.2	-136	-
当期純利益	-90	-	79	-87.9	0	0.0	22	0.2	22	0.2	22	-72.3

(2) シティズ(City's / Acquisition : Oct 2002)

(百万円/¥ Million)

年/決算月(Fiscal Year)	07/6			08/3			08/6			09/3(E)		
	増減率(yoy%)			増減率(yoy%)			増減率(yoy%)			増減率(yoy%)		
営業収益	2,574	-33.1	9,766	-27.9	2,226	100.0	8,702	100.0	8,702	100.0	8,702	-10.9
営業貸付金利息	2,543	-33.2	9,502	-29.2	2,118	95.2	7,924	91.1	7,924	91.1	7,924	-16.6
その他	30	-16.7	263	119.2	107	4.8	778	8.9	778	8.9	778	195.0
営業費用	1,800	-50.9	11,127	-18.4	2,064	92.7	7,296	83.8	7,296	83.8	7,296	-34.4
金融費用	175	-14.6	714	-7.9	199	8.9	888	10.2	888	10.2	888	24.3
広告宣伝費	53	47.2	210	9.0	72	3.3	277	3.2	277	3.2	277	31.9
賃借費用	439	-61.6	4,621	3.4	626	28.1	1,193	13.7	1,193	13.7	1,193	-74.2
人件費	816	-51.0	3,143	-41.5	823	37.0	3,340	38.4	3,340	38.4	3,340	6.3
その他	315	-48.8	2,439	-13.8	343	15.4	1,597	18.4	1,597	18.4	1,597	-34.5
営業利益	773	324.7	-1,361	-7.3	161	7.3	1,406	16.2	1,406	16.2	1,406	-
営業外収益	7	-61.1	17	-66.2	1	0.0	-	-	-	-	-	-
営業外費用	0	-100.0	0	-95.4	0	0.0	0	0.0	0	0.0	0	105.8
経常利益	780	293.9	-1,344	-	163	7.3	1,405	16.1	1,405	16.1	1,405	-
特別損失	-	-	3	-	-	-	-	-	-	-	-	-
特別損失	26	1,229.1	41	-97.7	0	0.0	38	0.4	38	0.4	38	-8.1
税引前利益	754	282.7	-1,382	-	162	7.3	1,367	15.7	1,367	15.7	1,367	-96.0
法人税・住民税及び事業税	25	-93.8	272	-81.4	3	0.2	11	0.1	11	0.1	11	-
法人税等調整額	-	-	-33	-	-	-	-112	-1.3	-112	-1.3	-112	-
当期純利益	729	550.9	-1,621	-	158	7.1	1,467	16.9	1,467	16.9	1,467	-

18. グループ経営一覽表 (Group Management)

(百万円/¥ Million)

	07/6		08/3		08/6		09/3(E)	
	増減率(yoy%)		増減率(yoy%)		増減率(yoy%)		増減率(yoy%)	
営業債権類高計 ※1	2,265,132	-14.2	1,999,414	-15.6	1,930,937	100.0	1,784,441	100.0
Aiful	1,287,460	-16.2	1,119,795	-17.7	1,072,864	55.6	968,663	54.3
ライフ	703,177	-9.8	653,045	-9.0	642,782	33.3	618,992	34.7
ビジネス	82,097	7.1	83,192	1.0	82,369	4.3	84,803	4.8
シティズ	56,341	-17.3	60,147	3.1	60,882	3.2	66,164	3.7
ワイド	73,229	-24.4	40,887	-49.5	34,964	1.8	22,060	1.2
トライト	50,202	-22.9	29,275	-46.7	25,294	1.3	15,912	0.9
営業収益 ※2 Total Operating Revenue	109,908	-19.0	405,784	-18.7	85,035	100.0	312,039	100.0
Aiful	64,586	-21.9	233,039	-22.5	48,226	56.7	176,676	56.6
ライフ	30,176	-9.7	118,860	-6.7	26,402	31.0	98,001	31.4
ビジネス	2,823	5.3	11,348	1.7	2,749	3.2	10,946	3.5
シティズ	2,574	-33.1	9,766	-27.9	2,226	2.6	8,702	2.8
ワイド	4,512	-27.2	14,087	-37.8	2,004	2.4	6,550	2.1
トライト	2,989	-28.5	9,467	-36.9	1,418	1.7	4,661	1.5
経常利益 ※2 Total Ordinary Income	11,974	-53.8	32,065	-	14,333	100.0	33,000	100.0
Aiful	5,958	-72.2	22,191	-	11,284	78.7	26,000	78.8
ライフ	2,829	-37.7	5,183	-	943	6.6	3,000	9.1
ビジネス	-165	-	263	-76.5	10	0.1	88	0.3
シティズ	780	292.0	-1,344	-	163	1.1	1,405	4.3
ワイド	2,321	796.1	6,330	-	1,361	9.5	2,805	8.5
トライト	273	-	305	-	681	4.8	1,322	4.0
当期純利益 ※2 Total Net Income	7,244	-50.4	27,434	-	18,282	100.0	31,730	100.0
Aiful	2,355	-81.4	27,069	-	18,047	98.7	30,931	97.5
ライフ	1,770	-32.6	3,427	-	431	2.4	1,453	4.6
ビジネス	-90	-	79	-87.9	0	0.0	22	0.1
シティズ	728	550.0	-1,621	-	158	0.9	1,467	4.6
ワイド	2,257	2793.6	6,275	-	1,359	7.4	2,800	8.8
トライト	278	-	449	-	649	3.5	1,273	4.0

※1 営業債権ベース (Managed Asset Basis)

※2 金計ベース (On-Balance)



*(Brief description in English)*

August 14, 2008

**Quarterly Report**

(Report pursuant to Article 24-4-7, Paragraph 1  
of the Financial Instruments and Exchange Law)

The First Quarter of the 32nd Fiscal Year  
from April 1, 2008  
to June 30, 2008

This Quarterly Report for the three months from April 1, 2008 to June 30, 2008 (the “Quarterly Report”) of AIFUL CORPORATION (the “Company”) was, in accordance with Japanese laws and regulations, filed on August 14, 2008, with the Director-General of the Kanto Local Finance Bureau of the Ministry of Finance of Japan. The Quarterly Report is made available for public inspection at the Tokyo Office of the Company and at each of the Tokyo Stock Exchange, Inc. and the Osaka Securities Exchange Co., Ltd., on which the shares of common stock of the Company are listed, as well as on the Electronic Disclosure for Investors’ NETwork (EDINET) in Japan.

It is a requirement under Japanese laws and regulations to include in the Quarterly Report certain information concerning the business of the Company on both a consolidated and non-consolidated basis, including the general situation of the Company with respect to the operations, business and sales activities, facilities, shares, financial position and group companies, together with the consolidated quarterly financial statements of the Company for the three months from April 1, 2008 to June 30, 2008.

The information in the Quarterly Report which is material to an investment decision is substantially contained in the First Quarter Business Results (Consolidated and Non-Consolidated) for the fiscal year ending March 2009 dated August 7, 2008 (Exhibit 2).

*(English Translation)*

Cover Page

Name of Document to be Filed:	Certification
Applicable Clause:	Article 24-4-8, Paragraph 1 of the Financial Instruments and Exchange Law
Person to be Filed with:	Director-General of Kanto Local Finance Bureau
Filing Date:	August 14, 2008
Corporate Name:	<i>AIFUL Kabushiki Kaisha</i>
Corporate Name in English:	AIFUL CORPORATION
Name and Title of Representative:	Yoshitaka Fukuda President and Chief Executive Officer
Name and Title of Chief Financial Officer:	-
Location of Head Office:	381-1 Takasago-cho, Gojo-Agaru, Karasuma-Dori, Shimogyo-ku, Kyoto
Place(s) where Copies of this Certification on the Adequacy of Disclosure in Quarterly Report are Available for Public Inspection:	Tokyo Office of AIFUL CORPORATION (Toho-Hibiya Bldg., 2-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo) Tokyo Stock Exchange, Inc. (2-1, Nihombashi Kabutocho, Chuo-ku, Tokyo) Osaka Securities Exchange Co., Ltd. (8-16, Kitahama 1-chome, Chuo-ku, Osaka)

1. Matters concerning the Adequacy of the Description in a Quarterly Report

Yoshitaka Fukuda, the President and Chief Executive Officer of AIFUL CORPORATION (the "Company") has confirmed that the description in the Quarterly Report for the First Quarter of the 32nd Fiscal Year (from April 1, 2008 to June 30, 2008) of the Company is adequate pursuant to the Financial Instruments and Exchange Law and relevant regulations thereunder.

2. Matters to be Noted

There are no matters to be noted with respect to the confirmation.

**Amendment to the Shelf Registration Statement  
dated August 14, 2008 (the “Amendment”)**

The Amendment was filed on August 14, 2008 in order to incorporate by reference the Quarterly Report of the Company dated August 14, 2008 with respect to the first quarter of its 32nd fiscal year from April 1, 2008 to June 30, 2008 in the Shelf Registration Statement filed with the Director-General of Kanto-Local Finance Bureau on March 1, 2007. (Note)

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**Note:**

Under the Financial Instruments and Exchange Law, an amendment to a shelf registration statement is required to be filed when a list of documents incorporated by reference in the relevant shelf registration statement is to be amended.

*(Brief Description in English)*

**Corporate Governance Report dated August 26, 2008**

Under the Listing Rules of the Tokyo Stock Exchange, Inc. (the “TSE”) and the similar rules of the Osaka Securities Exchange Co., Ltd. (the “OSE”), AIFUL CORPORATION (the “Company”) is required to file a Corporate Governance Report with the TSE and the OSE. The Corporate Governance Report filed by the Company shall be made public by the TSE and the OSE under the applicable rules and regulations of each stock exchange.

The information contained in the above-referenced Corporate Governance Report includes, *inter alia*, information concerning the corporate governance of the Company, such as its major shareholders, management, policies applicable to its stakeholders and the frameworks of its corporate governance and internal control system.

September 25, 2008

### **Amendment to Annual Securities Report**

An amendment to Annual Securities Report dated June 28, 2007 (the "ASR") was filed with the Director-General of the Kanto Local Finance Bureau on September 25, 2008. This Amendment (the "Amendment") is intended to correct the status of corporate governance stated in the ASR.

An amendment to annual securities report is required to be filed with the authority under the Financial Instruments and Exchange Law when any change, correction, amendment, or addition to the relevant annual securities report has been made.

The information contained in the Amendment which is material to an investment decision is as follows:

- (1) The Articles of Incorporation of the Company provides that a resolution for the election of Directors shall be adopted by a majority of the votes made by the shareholders present at a general meeting of shareholders who hold not less than one-third (1/3) of the voting rights of all the shareholders entitled to exercise voting rights and that no cumulative voting shall be used.
- (2) The Articles of Incorporation of the Company provides that the Company may, pursuant to Article 426, Paragraph 1 of the Company Law, by a resolution of the Board of Directors, exempt a Director (including a former Director) and a Corporate Auditor (including a former Corporate Auditor) from his/her liability arising from his/her failure to perform his/her duties as provided for in Article 423, Paragraph 1 of the Company Law, to the extent permitted by applicable laws and ordinances. This is to ensure that Directors and Corporate Auditors can adequately carry out the duties they are entrusted with.

September 25, 2008

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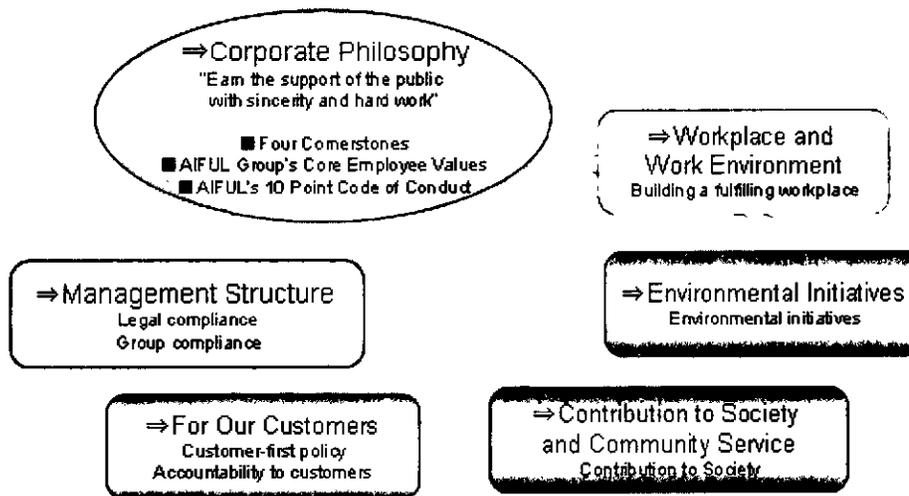
- (1) The Articles of Incorporation of the Company provides that a resolution for the election of Directors shall be adopted by a majority of the votes made by the shareholders present at a general meeting of shareholders who hold not less than one-third (1/3) of the voting rights of all the shareholders entitled to exercise voting rights and that no cumulative voting shall be used.
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### AIFUL Group Issues Information on CSR Activities

KYOTO — The AIFUL Group issued information on its CSR activities today. The AIFUL Group considers the realization of its corporate philosophy of “earning the support of the public with sincerity and hard work” to be the very essence of the practice of social responsibility. AIFUL’s CSR Office, located within the General Affairs Department, implements various CSR initiatives.

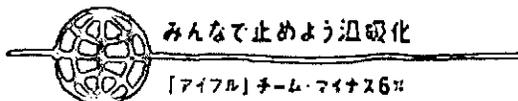
AIFUL’s CSR related policies and initiatives have been published on the AIFUL website. For details, please visit <http://aiful.jp> (in Japanese).

#### 【CSR at the AIFUL Group】



Many of the AIFUL Group’s CSR initiatives have only just begun and others are still being developed. Though efforts thus far may be modest, the Group believes it is fostering a commitment that will grow larger, deeper, and broader, and is working to create an environment where each and every employee can be proud of what he or she does on the job. Another goal of AIFUL’s CSR activities is, of course, demonstrating good corporate citizenship to earn society’s support.

Regular updates on AIFUL’s CSR activities will be published at the AIFUL website.



#### AIFUL Corporation

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President: Yoshitaka Fukuda  
Stock code: 8515  
Exchanges: TSE 1st Section; OSE 1st Section  
Fiscal year: Ending March 31  
Inquiries: Katsuyuki Komiya, General Manager,  
Public Relations Department  
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(03) 4503-6100 (Investor Relations)

July 31, 2008

**AIFUL Launches Low Interest Consumer Loan Campaign**  
*Available with Online Application Via Personal Computer*

KYOTO — AIFUL Corporation announced today that it will launch a preferential interest rate campaign tomorrow. During the three-month campaign, the maximum interest rate for all new unsecured consumer loans (cash advances) applied for over the Internet will be 17.5%.

**1. Period of campaign**

The three months from August 1, 2008 to October 31, 2008

**2. Campaign interest rates**

6.8% to 17.5% (effective annual interest rates)

**3. Target customers**

- All customers completing new applications for unsecured consumer loans (cash advances) over the Internet during the period of the campaign.
- Customers who make application over the Internet but come to ATMs or branches to fulfill contract procedures are also eligible.

\* This campaign is limited to applications made via personal computer. It does not apply to applications made from mobile telephones.

To heighten customer satisfaction, AIFUL is striving to offer a diverse product lineup that will earn the confidence and trust of its customers, while moving forward with the reduction of lending interest rates. AIFUL has already lowered its maximum lending interest rate, commenced the marketing of loans for specific purposes (effective annual percentage of 9.8% to 17.0%), and reduced the lowest interest rate on unsecured consumer loans (cash advances) to 6.8%, among the lowest in the industry.

Looking ahead, AIFUL will continue to meet a broad range of customer needs by providing convenient access to attractive products and services.

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**AIFUL Launches New Mortgage-backed Loan, the "Business Support Plan," and Lowers Minimum Rate for Mortgage-backed Loans**

KYOTO — On August 4, 2008, AIFUL Corporation will begin offering a new mortgage-backed loan called the "Business Support Plan," and will lower the minimum interest rate on its mortgage-backed loans.

**1. Objective**

The AIFUL Group has integrated the expertise in credit screening that it has built up in the corporate loan and mortgage-backed loan businesses to launch a new mortgage-backed loan called the "Business Support Plan," to support the financing needs of sole proprietors and small and medium-sized businesses.

AIFUL has also lowered its minimum interest rate on its mortgage-backed loans in order to make its products even more satisfying to customers, as well as to reassure them and earn their trust.

**2. Overview of Business Support Plan**

Product name	Mortgage-backed loan, Business Support Loan
Loan eligibility	Businesses and sole proprietors
Eligible use of funds	Business funds (operating capital, funds for capital investments)
Interest rate	6.8%-12.0% (effective annual rates)
Late payment charges (percentage of principal for claimable amount)	20.0% (effective annual rate)
Loan amount	1 – 100 million yen (maximum of 20 million yen for credit card loans)
Repayment period	Maximum of 10 years
Repayment method	Lump-sum repayment of principal

**3. Revisions to lending rate for other mortgage-backed loans**

Current rate (effective annual rates): 9.2-15.0%

New rate (effective annual rates): 6.8-15.0%

\*Current loan customers must undergo screening to qualify for the above rate.

**4. Other mortgage-backed loans (home equity loans)**

With the launch of the Business Support Plan, AIFUL will offer three types of mortgage-backed loans, including the products shown below. AIFUL will continue to meet the needs of a broad range of customers and offer convenience.

Product name	Standard plan	Asset utilization plan
Loan eligibility	Individuals over 20 years of age with regular income and ability to make repayments	Individuals over 20 years of age with regular income and ability to make repayments who are considering selling real estate
Loan amount	1 – 100 million yen (maximum of 20 million yen for credit card loans)	
Lending rate	6.8%-15.0% (effective annual rate)	
Late payment charges (percentage of principal for claimable amount)	20.0% (effective annual rate)	
Repayment period	Maximum of 30 years	Maximum of five years

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## AIFUL Takes Position on Lehman Brothers' Change in Scope of Analyst Coverage

KYOTO — AIFUL announced today that Lehman Brothers Inc., has effectively retracted its former analysis of AIFUL. Giving the background, AIFUL noted that Lehman Brothers had released an analyst report covering AIFUL on June 23, 2008, followed by an erratum report on June 26, 2008. AIFUL had requested that Lehman Brothers revise these reports, stating that they did not represent fair and objective corporate analysis.

In response, on August 1, 2008, Lehman Brothers issued a report providing notification that it was changing the investment conclusion, which included the following statement:

*Lehman Brothers is dropping coverage of the Japan Consumer Finance sector and coverage universe companies AIFUL, Takefuji, Acom, and Promise due to a change in the scope of the analyst's coverage. All previous ratings and forecasts should no longer be relied upon.*

AIFUL understands this to mean that Lehman Brothers has retracted its analysis of AIFUL as described in the aforementioned reports. The company regrets any concern these erroneous reports caused to its shareholders and investors, and requests continued support.

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August 22, 2008

AIFUL Corporation

Yoshitaka Fukuda, President and Chief Executive Officer

(Stock code: 8515)

Exchanges: TSE 1st Section; OSE 1st Section

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## **AIFUL Corporation**

Press Release

### **AIFUL Issues Update on Strengthening of Compliance Structure**

KYOTO — AIFUL Corporation continues to work to strengthen its compliance structure and revise internal regulations, systems, organizations and employee education programs. The progress that AIFUL has made since the previous announcement (news release titled “AIFUL Issues Another Update on Strengthening of Compliance Structure,” dated May 19, 2008) is summarized below.

#### **1. The Executive Caravan Program**

The Executive Caravan program, initiated in December 2006, facilitates the direct communication of business policies and business conditions from the management to onsite employees. In this program, executives visit workplaces and engage in face-to-face dialogue with employees to ensure that employee views are reflected in the Company’s management.

By the end of July 2008, AIFUL had held 905 executive caravan sessions, involving a total of 9,502 employees. This program will be continued in the future.

#### **2. Thorough Employee Guidance and Training**

##### **Strengthened telephone service monitoring**

AIFUL has been implementing telephone service monitoring, aiming to further improve the quality of its phone-based services. Over the four-month period from April 2008 to July 2008, the Company monitored the following calls:

- 11,074 calls involving 1,410 employees at counseling centers (specializing in debt collection), credit management department, secured loan management department and assistance center;
- 2,002 calls involving 257 employees at the toll-free customer service department, Heartful Center
- 2,372 calls involving 303 employees at the customer center responsible for ATM applications
- 6,313 calls involving 856 employees at all loan offices

Looking to the future, AIFUL will continue this monitoring with the objectives of raising the quality of customer service and ensuring total compliance.

#### **Held compliance training sessions at all branches**

The Company is offering its employees training that is standardized in contents once every month under the name of "compliance day."

Apart from this, AIFUL ran a total of 1,161 study sessions, which were held by the managers of loan offices during the four-month period from April 2008 to July 2008, covering such topics as compliance, regulations and service.

#### **Law and Regulations Manager Certification (in-house qualification)**

To urge actual onsite managers to continue their studies of laws and in-house regulations necessary for continually satisfying the latest compliance requirements, the Company conducted examinations for updating the qualification of employees who held the in-house Law and Regulations Manager Certification. A total of 358 examinees passed these examinations. In addition, seven mid-career managers attained the certification for the first time, bringing the total number of certification holders to 1,531.

#### **Operations Manager Certification (in-house qualification)**

AIFUL has introduced the Operations Manager Certification for employees at all branches and call centers who contact customers through loan and debt collection services, with the aim of ensuring that they acquire the legal knowledge and business expertise necessary for each service conducted. The certification has been awarded to 28 employees since the last report, bringing the total number of certification holders to 2,760.

#### **External certifications**

With awareness enhancement for compliance and knowledge improvement as objectives, AIFUL designated two external certifications, the Compliance Officer Certification and Personal Information Protection Officer Certification, as requirements for promotion in 2006. Employees who had obtained the Compliance Officer Certification and the "Personal Information Protection Officer Certification" totaled 2,588 and 1,962, respectively, as of July 31, 2008.

The Company required the Third Class Business Practice and Legal Affairs Certification and the Third Class Financial Planning Skill Certification as additional conditions for promotion in 2008 for increasing the legal knowledge concerning financial services in general.

Examinations for the Third Class Business Practice and Legal Affairs Certification were conducted in July 2008. As a result, employees holding this or a higher certification reached 529.

### **3. Enhancement of Compliance Structures**

#### **Periodic Examinations**

AIFUL has been conducting inspections in line with the Money Lending Business Control and Regulation Law and in pursuit of irregularities. As of July 31, 2008, regular inspections had been completed for 169 of the 251 targeted sites.

Moreover, the Company has been re-inspecting branches and offices at which poor conditions were found during regular inspections during the same period, with the aims of correcting inadequacies and promptly confirming the status of improvement.

**Inspections of Branches and Offices by the Compliance Monitoring Department**

AIFUL appointed a Compliance Officer at all of its branches and offices in 2007. These officers have been working to strengthen self-cleaning and internal control functions at their respective posts.

In an additional step, the Compliance Monitoring Department will begin conducting inspections in August 2008 to promote awareness on compliance, take specific actions for recurrence prevention, propose preventive measures, and follow up on Compliance Officers' operations.

**Compliance Audit Implemented by External Organization**

AIFUL concluded a legal consulting agreement with Nakajima Transactional Law Office (representative attorney: Shigeru Nakajima) in July 2006. To allow further development of the company's compliance structure, it has been decided to continue this relationship to the end of March 2009.

**Lecture for Business Managers by Nakajima Transactional Law Office**

Shigeru Nakajima, the representative attorney for Nakajima Transactional Law Office, delivered a lecture for management position holders at the Company and its affiliates in June 2008 toward the objectives of sustaining and improving compliance management.

Looking to the future, AIFUL will continue to be united in its efforts to establish a firm compliance structure, and will continue to report on the progress of these efforts.

September 16, 2008

**AIFUL Announces Personnel Changes**

KYOTO — AIFUL Corporation has announced that a meeting of its board of directors' held today approved the following changes in the responsibilities of a director and new appointment. Details are provided below.

**1. Change in Responsibilities—Executive Office (effective as of Oct 1, 2008)**

Name	New position	Former position
Tsuneo Sakai	Director Senior Executive Officer, Overseeing Public Relations Department, Coordination Department, Guarantee Business Department, and Investor Relations Office	Director Senior Executive Officer, Overseeing Public Relations Department, Coordination Department, Guarantee Business Department, and Investor Relations Office General Manager, Investor Relations Office

**2. New Manager (effective as of Oct 1, 2008)**

Name	New position
Ikuro Yamauchi	General Manager, Investor Relations Office

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October 3, 2008

**AIFUL Selected for the FTSE4Good Index of Socially Responsible Companies**

KYOTO — AIFUL Corporation has been selected for inclusion in the FTSE4Good Index Series, one of the world's leading socially responsible investment (SRI) indices. AIFUL's stock was listed on the index on September 19, 2008.

The FTSE4Good Index is a securities index developed by the UK's FTSE Group, and it includes only the stocks of companies that meet globally recognized social responsibility standards in the areas of environmental protection, social contribution initiatives and human rights. For investors who are concerned about corporate social responsibility (CSR) and sustainability, the FTSE4Good Index provides important information for consideration in making investment decisions.

The AIFUL Group has been carrying out social contribution initiatives and working to strengthen its corporate governance, fulfilling its CSR by putting into practice its management philosophy: "Earn the support of the public with sincerity and hard work." The recent selection of AIFUL for the FTSE4Good Index Series is an objective demonstration that the group meets internationally recognized corporate responsibility standards. In the future, AIFUL will continue to take a proactive approach to CSR and conduct its business as a good corporate citizen, in order to maintain the support of society.

**\*FTSE Group**

The FTSE Group was established in 1995 as a joint venture between the London Stock Exchange and the Financial Times, a UK financial newspaper. The group provides various types of indices for investors in 77 countries worldwide, and is a global provider in the area of developing, calculating, and managing representative indices of stocks and bonds.

With the goal of promoting investment in companies that meet internationally recognized corporate responsibility standards, the group established the FTSE4Good Index Series in July 2001, and launched it in October of the same year. As of September 30, 2008, the index consists of 689 outstanding companies worldwide, including 191 Japanese companies. As one of the world's most authoritative SRI indices, it has become a basis for creating SRI fund products, and helps investors to make investment decisions involving socially responsible companies.

For detailed information on the FTSE Group and the FTSE4Good Index Series, visit the following site.



[http://www.ftse.com/Indices/FTSE4Good\\_Index\\_Series/index.jsp](http://www.ftse.com/Indices/FTSE4Good_Index_Series/index.jsp)

**AIFUL Corporation**

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END