

# Business Data

## AIFUL GROUP

### TOTAL RECEIVABLES OUTSTANDING (Managed Asset Basis)

	(Millions of Yen)				
	2007	2008	2009	2010	2011
Total Receivables Outstanding	2,369,586	1,999,414	1,636,320	1,105,056	768,342
Loans	1,985,263	1,665,682	1,334,196	856,763	594,527
Unsecured	1,537,905	1,278,001	1,015,647	634,249	425,400
Secured	291,716	246,520	206,941	138,650	99,650
Small Business	155,642	141,161	111,608	83,864	69,477
Credit Card Business*	127,222	127,678	136,763	121,995	74,677
Installment Sales					
Finance Business	112,518	62,808	33,791	13,856	6,313
Credit Guarantees	141,930	129,713	118,207	100,153	82,134
Other	12,652	13,534	13,364	12,288	10,690

### TOTAL INCOME/NET INCOME (LOSS)

	(Millions of Yen)				
	2007	2008	2009	2010	2011
Total Income	501,009	402,389	316,542	218,375	145,215
Interest on Loans	448,662	356,435	263,797	170,662	103,784
Unsecured	374,839	300,887	219,969	137,394	79,543
Secured	43,575	31,959	25,327	20,027	13,976
Small Business	30,247	23,590	18,501	13,240	10,265
Credit Card Business*	12,754	14,948	16,881	17,824	12,328
Installment Sales					
Finance Business	12,998	6,912	3,631	1,726	692
Credit Guarantees	9,187	8,548	8,021	7,035	5,759
Other	17,408	15,546	24,212	21,128	22,652
Net Income (Loss)	(411,251)	27,434	4,247	(295,141)	(31,936)

\* "Credit Card Business" (*hokatsu shinyo konyu assen* in Japanese) consists of credit card shopping loans.

### AVERAGE RATE OF BORROWINGS

	(%)				
	2007	2008	2009	2010	2011
Average Rate of Borrowings	1.80	1.78	2.03	2.01	2.18
Indirect	2.03	2.15	2.25	2.15	2.15
Direct	1.51	1.44	1.84	1.84	2.26
Long-term Prime Rate (Reference)	2.20	2.10	2.25	1.60	1.60

### NUMBER OF CUSTOMER ACCOUNTS

	(Thousands)				
	2007	2008	2009	2010	2011
Number of Customer Accounts	3,548	3,067	2,629	1,966	1,515
Unsecured	3,367	2,911	2,499	1,867	1,432
Secured	87	73	62	46	36
Small Business	93	83	68	54	47
Credit Card Holders	14,066	14,819	15,252	12,719	6,746
Accounts of Installment Sales Finance Business	459	292	178	87	39

### TOTAL ASSETS/ROA/TOTAL EQUITY/ROE

	(Millions of Yen)				
	2007	2008	2009	2010	2011
Total Assets	2,214,559	2,041,128	1,644,744	1,152,945	858,017
ROA (%)	(16.4)	1.3	0.2	(21.1)	(3.2)
Total Equity	257,145	324,521	393,334	97,306	63,605
ROE (%)	(88.1)	9.6	1.2	(122.7)	(41.4)

## AIFUL CORPORATION

### LOANS OUTSTANDING

	(Millions of Yen)				
	2007	2008	2009	2010	2011
Loans Outstanding	1,298,612	1,058,880	842,786	553,476	381,368
Unsecured	995,077	817,825	648,123	423,733	289,361
Secured	274,787	221,577	181,394	120,821	83,422
Small Business	28,747	19,478	13,269	8,922	8,585

### TOTAL INCOME/NET INCOME (LOSS)

	(Millions of Yen)				
	2007	2008	2009	2010	2011
Total Income	309,698	239,629	189,682	130,278	90,750
Interest on Loans	292,669	224,707	167,415	113,069	74,020
Unsecured	243,614	190,230	142,010	92,854	60,194
Secured	41,424	29,809	22,546	18,353	12,511
Small Business	7,631	4,668	2,859	1,862	1,315
Other	17,029	14,922	22,267	17,209	16,730
Net Income (Loss)	(359,399)	27,069	9,658	(261,496)	(70,169)

### NUMBER OF CUSTOMER ACCOUNTS

	(Thousands)				
	2007	2008	2009	2010	2011
Number of Customer Accounts	1,894	1,593	1,351	1,061	815
Unsecured	1,789	1,509	1,281	1,009	772
Secured	84	70	59	44	34
Small Business	22	15	11	7	9

### AVERAGE LENDING INTEREST RATE

	(%)				
	2007	2008	2009	2010	2011
Average Lending Interest Rate	20.8	19.1	17.6	16.2	15.8
Unsecured	22.9	21.0	19.4	17.3	16.9
Secured	13.5	12.0	11.2	12.1	12.3
Small Business	22.7	19.4	17.5	16.8	15.0

**DOUBTFUL ACCOUNTS CHARGE-OFFS/RATIO OF DOUBTFUL ACCOUNTS CHARGE-OFFS**  
(Millions of Yen)

	2007	2008	2009	2010	2011
Doubtful Accounts Charge-offs	138,602	160,168	119,068	111,651	81,666
Unsecured	121,558	138,799	103,473	89,452	63,779
Ratio of Doubtful Accounts Charge-offs (%)	10.67	15.13	14.13	20.17	21.41
Unsecured	12.22	16.97	15.97	21.11	22.04

**TOTAL ASSETS/ROA/TOTAL EQUITY/ROE**

	2007	2008	2009	2010	2011
Total Assets	1,660,827	1,535,958	1,241,766	858,532	578,153
ROA (%)	(18.6)	1.7	0.7	(24.9)	(9.8)
Total Equity	255,005	322,016	396,233	135,536	64,835
ROE (%)	(81.0)	9.4	2.7	(98.3)	(70.0)

**Life Card Co., Ltd. (Managed Asset Basis)**
**TOTAL RECEIVABLES OUTSTANDING**

	2007	2008	2009	2010	2011
Total Receivables Outstanding	717,884	653,045	570,668	410,315	270,201
Installment Receivables	229,735	190,485	170,553	135,852	80,990
Loans (Cash Advance)	396,260	380,191	327,493	211,632	137,023
Credit Guarantees	83,013	73,486	64,038	54,904	45,165
Other	8,876	8,882	8,582	7,926	7,023

**OPERATING REVENUE/NET INCOME (LOSS)**

	2007	2008	2009	2010	2011
Operating Revenue	129,479	120,667	100,356	73,371	44,675
Installment Receivables	26,618	22,516	21,612	19,955	13,267
Loans (Cash Advance)	91,342	86,436	67,154	41,265	19,559
Credit Guarantees	4,134	3,809	3,384	2,899	2,410
Other	7,383	7,904	8,205	9,252	9,439
Net Income (Loss)	(43,313)	3,427	217	(27,750)	(31,148)

**AVERAGE YIELD**

	2007	2008	2009	2010	2011
Average Yield	17.1	17.4	16.1	14.6	13.4
Installment Receivables	9.9	10.5	11.2	11.5	11.6
Loans (Cash Advance)	23.0	21.7	18.4	15.4	11.4
Credit Guarantees	4.7	4.9	4.9	4.8	4.7

**NEW ACCOUNTS**

	2007	2008	2009	2010	2011
New Accounts	156,350	115,629	87,392	51,757	60,434
Unsecured*	149,549	112,693	85,916	51,757	55,986
Acceptance Ratio of Unsecured* (%)	48.3	34.7	28.6	21.9	27.3

\*Affinity cards are not included.

**PURCHASE RESULTS**

	2007	2008	2009	2010	2011
Credit Card	796,600	877,126	963,926	863,975	491,804
Credit Card Shopping Loans	561,299	664,791	775,779	796,376	446,540
Credit Card Cashing Loans	235,301	212,335	188,147	67,599	45,263

**NUMBER OF CARDHOLDERS**

	2007	2008	2009	2010	2011
Number of Cardholders	14,065	14,819	15,252	12,719	6,746
LIFE Proper Card	1,961	2,071	2,239	2,219	2,762
Affinity Cards	12,103	12,748	13,013	10,499	3,984

**DOUBTFUL ACCOUNTS CHARGE-OFFS/RATIO OF DOUBTFUL ACCOUNTS CHARGE-OFFS**  
(Millions of Yen)

	2007	2008	2009	2010	2011
Doubtful Accounts Charge-offs	44,498	48,275	43,064	38,716	30,308
Credit Card Shopping Loans	2,451	2,986	3,132	3,401	3,784
Credit Card Cashing Loans	15,220	19,494	18,165	15,632	12,259
Installment Sales Finance Business	7,029	4,026	2,370	2,609	1,059
LIFE Cash Plaza (Unsecured Loans)	15,302	18,814	16,574	14,768	11,285
Ratio of Doubtful Accounts Charge-offs (%)	6.20	7.39	7.55	9.44	11.22
Credit Card Shopping Loans	2.09	2.34	2.29	2.79	5.07
Credit Card Cashing Loans	6.62	8.79	9.00	12.00	14.58
Installment Sales Finance Business	6.25	6.41	7.02	18.83	16.79
LIFE Cash Plaza (Unsecured Loans)	9.28	12.01	13.36	18.44	23.48