

Report of Consolidated Financial Results

(For the Three Months Ended May 20, 2007)

June 22, 2007

Registered Company Name:	AEON Credit Service Co., Ltd.
Stock Listing:	Tokyo Stock Exchange, First Section
Code No.:	8570
President and CEO:	Yoshiki Mori
Contact:	Mitsugu Tamai, Director and Head of Management Control
URL:	http://www.aeoncredit.co.jp/aeon/eng/
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1. Items Relating to the Preparation of Quarterly Financial Information

- (1) Use of simplifications in accounting methods : Yes (simplifications used in certain parts)
 (2) Recent changes in accounting methods : No
 (3) Changes in scope of consolidation and application of the equity method : Yes

2. Business Performance (For the three months ended May 20, 2007 and 2006, and the fiscal year ended February 20, 2007)

(1) Consolidated Results of Operations

(Millions of yen truncated to the nearest million, %, yen)

	Operating Revenue	Percentage Change	Operating Income	Percentage Change	Ordinary Income	Percentage Change
Three months ended May 20, 2007	¥44,414	10.6%	¥8,390	1.8%	¥8,415	1.9%
Three months ended May 20, 2006	40,172	22.6%	8,243	16.0%	8,259	16.6%
Fiscal year ended Feb. 20, 2007	173,481	19.8%	40,955	1.8%	41,018	2.1%

	Net Income	Percentage Change	Net Income per Share (Yen)	Fully Diluted Net Income per Share (Yen)
Three months ended May 20, 2007	¥4,217	10.1%	¥26.88	-
Three months ended May 20, 2006	3,829	3.1%	24.40	-
Fiscal year ended Feb. 20, 2007	20,592	3.2%	131.23	-

Notes: Percentage changes for operating revenue, operating income, etc., indicate increases or decreases relative to the corresponding period of the previous fiscal year and the previous fiscal year.

(2) Financial Position

(Millions of yen truncated to the nearest million, %, yen)

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share (Yen)
Three months ended May 20, 2007	¥919,085	¥174,423	17.0%	¥994.68
Three months ended May 20, 2006	748,219	154,252	18.6%	888.45
Fiscal year ended Feb. 20, 2007	834,254	172,611	18.6%	991.07

(3) Cash Flows

(Millions of yen truncated to the nearest million)

	Net Cash Used in Operating Activities	Net Cash Used in Investing Activities	Net Cash Provided by Financing Activities	Cash and Cash Equivalents at End of Period
Three months ended May 20, 2007	-56,448	-2,148	55,658	23,049
Three months ended May 20, 2006	33,107	3,377	39,916	23,193
Fiscal year ended Feb. 20, 2007	- 64,235	- 10,077	79,664	25,869

3. Consolidated Results Forecast (For the year ending February 20, 2008)

(Millions of yen truncated to the nearest million, %, yen)

	Operating Revenue	Operating Income	Ordinary Income	Net Income
Interim	¥88,000	¥18,900	¥18,900	¥9,800
Change	5.1%	0.1%	0.2%	0.7%
Full term	¥185,000	¥41,000	¥41,200	¥20,700
Change	6.6%	0.1%	0.4%	0.5%

Notes: Net Income per share (full term) ¥ 131.92

[Qualitative information relating to consolidated results forecasts]

At the present time, results forecasts for the year ending February 20, 2008, are the same as the forecasts announced on April 4, 2007.

Results forecasts above are based on management's assumptions using information available at the time of publication. Owing to various factors, actual results may differ from these projections.

【 1. Consolidated Financial Statements 】

(1). Consolidated Balance Sheets

(Millions of yen)

<div>Term</div> <div>Item</div>	As of May 20, 2007	As of May 20, 2006	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Assets)					
I. Current assets					
1. Cash and cash equivalents	¥ 26,142	¥ 24,912	¥ 1,230	4.9%	¥ 28,725
2. Credit card and hire purchase total	333,830	217,357	116,473	53.6	260,790
3. Credit card and other loans total	526,258	467,961	58,297	12.5	507,115
4. Other	42,594	39,627	2,966	7.5	40,061
Allowance for possible credit losses	48,270	35,500	12,770	36.0	40,189
Total current assets	880,555	714,357	166,197	23.3	796,502
II. Non-current assets					
1. Property, plant and equipment					
(1) Buildings	1,114	911	203	22.3	1,143
(2) Vehicles and transport equipment	1,075	203	871	428.3	873
(3) Tools	6,161	5,953	208	3.5	6,019
Total property, plant and equipment	8,351	7,068	1,283	18.2	8,036
2. Intangible fixed assets	7,772	7,002	770	11.0	7,570
3. Investments and other assets					
(1) Investment securities	14,206	15,375	1,168	7.6	14,258
(2) Other	8,088	4,415	3,672	83.2	7,770
Total investments and other assets	22,295	19,790	2,504	12.7	22,028
Total Non-current assets	38,418	33,861	4,557	13.5	37,636
III. Deferred assets					
1. Issue corporate bonds	111	-	111	-	115
Total deferred assets	111	-	111	-	115
Total assets	919,085	748,219	170,866	22.8	834,254

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	As of May 20, 2007	As of May 20, 2006	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Liabilities)					
I. Current liabilities					
1. Cash and deposits	87,900	71,647	16,253	22.7	61,762
2. Short-term loans	44,433	36,338	8,095	22.3	34,019
3. Current portion of long-term debt	75,577	56,779	18,798	33.1	88,478
4. Current portion of bonds and notes	10,000	-	10,000	-	10,000
5. Commercial paper	60,000	27,000	33,000	122.2	-
6. Other	23,974	21,695	2,278	10.5	27,569
Total current liabilities	301,886	213,460	88,425	41.4	221,828
II. Non-current liabilities					
1. Corporate bonds	107,559	93,841	13,718	14.6	107,363
2. Long-term debt	324,147	281,589	42,557	15.1	320,994
3. Other	11,069	5,075	5,994	118.1	11,456
Total non-current liabilities	442,776	380,506	62,270	16.4	439,813
Total liabilities	744,662	593,966	150,695	25.4	661,642
(Net assets)					
I. Shareholders' equity					
1. Common stock	15,466	15,466	-	-	15,466
2. Capital surplus	17,053	17,052	1	0.0	17,053
3. Retained earnings	115,564	100,861	14,703	14.6	115,270
4. Treasury stock	90	90	0	0.4	90
Total shareholders' equity	147,993	133,289	14,704	11.0	147,699
II. Unrealized gains/losses and exchange rate adjustments					
1. Net unrealized gains on other marketable securities	5,520	6,420	899	14.0	5,750
2. Deferred gains/losses on hedging instruments	8	15	23	153.7	42
3. Exchange rate adjustment allowance	2,572	315	2,888	914.3	2,104
Total unrealized gains/losses and exchange rate adjustments	8,085	6,120	1,965	32.1	7,812
III. Minority interests	18,343	14,842	3,500	23.6	17,099
Total net assets	174,423	154,252	20,170	13.1	172,611
Total liabilities and net assets	919,085	748,219	170,866	22.8	834,254

(2). Consolidated Statements of Income

(Millions of yen)

<div>Term</div> <div>Item</div>	For the three months ended May 20, 2007	For the three months ended May 20, 2006	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
I. Operating revenue					
1. Credit card shopping	¥ 10,686	¥ 9,002	¥ 1,684	18.7%	¥ 39,775
2. Hire purchase	2,412	1,712	700	40.9	7,530
3. Income from direct cash loans	29,166	27,614	1,551	5.6	118,207
4. Income from service fees	390	531	140	26.5	1,921
5. Amortized debt income	651	402	248	61.8	1,992
6. Other income	1,039	825	213	25.9	3,756
7. Financial income	67	83	16	19.6	296
Total Operating revenue	44,414	40,172	4,242	10.6	173,481
II. Operating expenses					
1. Selling, general and administrative expenses	32,581	29,483	3,097	10.5	121,117
2. Financial expenses	3,441	2,445	996	40.7	11,409
Total Operating expenses	36,023	31,929	4,094	12.8	132,526
Operating income	8,390	8,243	147	1.8	40,955
III. Non-operating income	122	69	53	77.2	339
IV. Non-operating expenses	98	53	45	85.2	276
Ordinary income	8,415	8,259	155	1.9	41,018
V. Extraordinary gains	-	60	60	-	926
VI. Extraordinary losses	-	1,033	1,033	-	3,678
Income before income taxes and other deductions	8,415	7,285	1,129	15.5	38,265
Corporate, resident and enterprise taxes	3,259	3,112	146	4.7	14,533
Minority interest income	938	343	595	173.6	3,139
Net income	4,217	3,829	387	10.1	20,592

(3). Consolidated Statements of Changes in Net Assets

(For the three months ended May 20, 2007)

(Millions of yen)

	Shareholders' Equity					Unrealized Gains/Losses and Exchange Rate Adjustments				Minority Interests	Total Net Assets
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders Equity	Net Unrealized Gains on Other Marketable Securities	Deferred Gains/Losses on Hedging Instruments	Exchange Rate Adjustment Allowance	Total Unrealized Gains/Losses and Exchange Rate Adjustments		
Balance at the end of previous fiscal year	¥15,466	¥17,053	¥115,270	90	¥147,699	¥5,750	42	¥2,104	¥7,812	¥17,099	¥172,611
Changes during the three months ended May 20, 2007											
Dividends from surplus			3,922		3,922						3,922
Net income for the three months ended May 20, 2007			4,217		4,217						4,217
Purchase of treasury stock				0	0						0
Disposal of treasury stock		0		0	0						0
Net changes of items other than shareholders' equity						229	34	468	273	1,244	1,517
Total changes during the three months ended May 20, 2007	-	0	294	0	293	229	34	468	273	1,244	1,811
Balance as of May 20, 2007	15,466	17,053	115,564	90	174,993	5,520	8	2,572	8,085	18,343	174,423

(For the three months ended May 20, 2006)

	Shareholders' Equity					Unrealized Gains/Losses and Exchange Rate Adjustments				Minority Interests	Total Net Assets
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders Equity	Net Unrealized Gains on Other Marketable Securities	Deferred Gains/ Losses on Hedging Instruments	Exchange Rate Adjustment Allowance	Total Unrealized Gains/Losses and Exchange Rate Adjustments		
Balance at the end of previous fiscal year	¥15,466	¥17,051	¥99,975	88	¥132,404	¥5,679	-	¥607	¥6,286	¥15,913	¥153,884
Changes during the three months ended May 20, 2006											
Dividends from surplus			2,876		2,876						2,876
Bonuses paid to directors			66		66						66
Net income for the three months ended May 20, 2006			3,829		3,829						3,829
Purchase of treasury stock				2	2						2
Disposal of treasury stock		0		0	0						0
Net changes of items other than shareholders' equity						741	15	923	166	350	517
Total changes during the three months ended May 20, 2006	-	0	886	1	885	741	15	923	166	350	367
Balance as of May 20, 2006	¥15,466	¥17,052	¥100,861	90	¥133,289	¥6,420	15	315	¥6,120	¥14,842	¥154,252

(4). Consolidated Statements of Cash Flows

(Millions of yen)

<div>Item</div> <div>Term</div>		For the three months ended May 20, 2007	For the three months ended May 20, 2006	For the fiscal year ended February 20, 2007
		Amount	Amount	Amount
I. Cash flows from operating activities				
Income before income taxes and minority interests	¥ 8,415	¥ 7,285	¥ 38,265	
Increase in reserve for possible credit losses	11,383	9,800	37,615	
Increase in credit card and hire purchase receivables	-72,619	23,958	65,403	
Increase in operating loans	-19,656	34,824	76,497	
Increase in accounts payable	26,062	21,027	10,719	
Other	900	1,681	12,280	
Subtotal	-45,514	22,350	-43,021	
Dividends received	51	46	105	
Corporate taxes paid	-10,984	-10,804	-21,319	
Net cash provided by (used in) operating activities	-56,448	-33,107	-64,235	
II. Cash flows from investing activities				
Payments for acceptance of term deposits	-233	-3	-2,797	
Proceeds from disbursements for term deposits	36	3	1,812	
Payments for acquisition of tangible fixed assets	-700	-914	-4,425	
Proceeds from sale of tangible fixed assets	-	0	495	
Payments for acquisition of intangible fixed assets	-759	-1,510	-3,701	
Proceeds from sale of intangible fixed assets	-	-	469	
Payments for acquisition of investment securities	-332	-612	-691	
Proceeds from sale of investment securities	-	63	904	
Other	-158	-404	-2,143	
Net cash used in investing activities	-2,148	-3,377	-10,077	
III. Cash flows from financing activities				
Net increase (decrease) in short-term loans	11,164	5,749	-1,302	
Net increase in commercial paper	60,000	20,000	-7,000	
Proceeds from long-term debt	10,520	29,658	120,793	
Repayment of long-term debt	-22,102	-12,609	-48,872	
Payment for redemption of corporate bonds	-	-	22,330	
Increase in treasury stock	-0	-1	0	
Proceeds from issuance of stock to minority shareholders	-	-	78	
Dividends paid	-3,922	-2,876	-5,230	
Dividends paid to minority shareholders	-1	-3	-1,132	
Net cash provided by financing activities	55,658	39,916	79,664	

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	For the three months ended May 20, 2007	For the three months ended May 20, 2006	For the fiscal year ended February 20, 2007
	Amount	Amount	Amount
IV. Translation adjustments for cash and cash equivalents	117	-281	437
V. Net increase (decrease) in cash and cash equivalents	-2,820	3,149	5,788
VI. Increase in cash and cash equivalents due to consolidation of subsidiary	-	3,543	3,581
VII. Cash and cash equivalents at end of period	25,869	16,499	16,499
VIII. Cash and cash equivalents at end of period	23,049	23,193	25,869

2. Consolidated Financial Data

(1) Transaction Volume

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	For the three months ended May 20, 2007	For the three months ended May 20, 2006	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
Credit card shopping	¥429,043	¥365,319	¥63,723	17.4%	¥1,590,444
Hire purchase	13,047	9,341	3,705	39.7	44,360
Total loans	179,944	184,258	-4,314	-2.3	695,016
Service fees	29,088	39,430	-10,342	-26.2	141,750
Others	3,487	2,785	702	25.2	11,348
Total transaction volume	654,610	601,135	53,475	8.9	2,482,920

(2) Finance Receivables

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	As of May 20, 2007	As of May 20, 2006	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
Credit card shopping	¥300,485	¥194,268	¥106,216	54.7%	¥229,252
〔Including securitized receivables〕	〔306,754〕	〔251,689〕	〔55,065〕	〔21.9〕	〔275,636〕
Hire purchase	33,344	23,088	10,256	44.4	31,537
〔Including securitized receivables〕	〔38,849〕	〔28,908〕	〔9,941〕	〔34.4〕	〔36,952〕
Total installments receivable	333,830	217,357	116,473	53.6	260,790
〔Including securitized receivables〕	〔345,604〕	〔280,597〕	〔65,007〕	〔23.2〕	〔312,589〕
Cash advances	431,990	395,839	36,151	9.1	416,266
〔Including securitized receivables〕	〔451,429〕	〔413,759〕	〔37,669〕	〔9.1〕	〔435,550〕
Other loans	94,268	72,122	22,146	30.7	90,848
Total loans receivable	526,258	467,961	58,297	12.5	507,115
〔Including securitized receivables〕	〔545,697〕	〔485,881〕	〔59,815〕	〔12.3〕	〔526,399〕
Total finance receivables	860,089	685,318	174,770	25.5	767,906
〔Including securitized receivables〕	〔891,301〕	〔766,479〕	〔124,822〕	〔16.3〕	〔838,989〕

3. Segment Information

(1) Geographic Segments

(Millions of yen)

	For the three months ended May 20, 2007				
	Domestic	Overseas	Total	Eliminations/ Corporate	Consolidated
Operating revenues					
1. Operating revenues to customers	¥30,495	¥13,918	¥44,414	-	¥44,414
2. Inter area transfer	-	-	-	(-)	-
Total operating revenues	30,495	13,918	44,414	(-)	44,414
Operating expenses	24,899	11,123	36,023	(-)	36,023
Operating income	5,596	2,794	8,390	-	8,390

Note: The overseas geographical segment encompasses Hong Kong, Thailand, Malaysia, Taiwan, Shenzhen, China, and Indonesia.

(Millions of yen)

	For the three months ended May 20, 2006				
	Domestic	Overseas	Total	Eliminations/ Corporate	Consolidated
Operating revenues					
1. Operating revenues to customers	¥29,692	¥10,479	¥40,172	-	¥40,172
2. Inter area transfer	-	-	-	(-)	-
Total operating revenues	29,692	10,479	40,172	(-)	40,172
Operating expenses	23,599	8,329	31,929	(-)	31,929
Operating income	6,093	2,149	8,243	-	8,243

Note: The overseas geographical segment encompasses Hong Kong, Thailand, Malaysia, Taiwan and Shenzhen, China.

(Millions of yen)

	For the fiscal year ended February 20, 2007				
	Domestic	Overseas	Total	Eliminations/ Corporate	Consolidated
Operating revenues					
1. Operating revenues to customers	¥127,099	¥46,382	¥173,481	-	¥173,481
2. Inter area transfer	-	-	-	(-)	-
Total operating revenues	127,099	46,382	173,481	(-)	173,481
Operating expenses	95,445	37,081	132,526	(-)	132,526
Operating income	31,654	9,301	40,955	-	40,955

Note: The overseas geographical segment encompasses Hong Kong, Thailand, Malaysia, Taiwan, Shenzhen, China, and Indonesia.

(2) Operating Revenues to Foreign Customers

(Millions of yen)

	For the three months ended May 20, 2007	For the three months ended May 20, 2006	For the fiscal year ended February 20, 2007
Operating revenues to foreign customers	¥13,918	¥10,479	¥46,382
Consolidated operating revenues	44,414	40,172	173,481
Overseas operating revenues as a percentage of consolidated operating revenues	31.3%	26.1%	26.7%

Note: Overseas operating revenues refers to total operating revenues from consolidated subsidiaries in regions or countries outside Japan. (The overseas geographical segment encompasses Hong Kong, Thailand, Malaysia, Taiwan, Shenzhen, China, and Indonesia.)

Report of Non-Consolidated Financial Results

(For the Three Months Ended May 20, 2007)

June 22, 2007

Registered Company Name:	AEON Credit Service Co., Ltd.
Stock Listing:	Tokyo Stock Exchange, First Section
Code No:	8570
President and CEO:	Yoshiki Mori
Contact:	Mitsugu Tamai, Director and Head of Management Control
URL:	http://www.aeoncredit.co.jp/aeon/eng/
Telephone:	+81-3-5281-2057

1. Items Relating to the Preparation of Quarterly Financial Information

- (1) Use of simplifications in accounting methods : Yes (simplifications used in certain parts)
 (2) Recent changes in accounting methods : No

2. Business Performance (For the Three months ended May 20, 2007 and 2006, and the fiscal year ended February 20, 2007)

(1) Non-Consolidated Results of Operations

(Millions of yen truncated to the nearest million, %, yen)

	Operating Revenue	Percentage Change	Operating Income	Percentage Change	Ordinary Income	Percentage Change
Three months ended May 20, 2007	¥30,028	2.6%	¥5,290	9.1%	¥5,566	7.5%
Three months ended May 20, 2006	29,266	17.3%	5,821	8.5%	6,017	10.7%
Fiscal year Ended Feb. 20, 2007	125,169	14.1%	30,478	4.8%	31,627	3.4%

	Net Income	Percentage Change	Net Income per Share (Yen)	Fully Diluted Net Income per Share (Yen)
Three months ended May 20, 2007	¥3,293	8.0%	¥20.99	-
Three months ended May 20, 2006	3,580	13.3%	22.82	-
Fiscal year Ended Feb. 20, 2006	17,902	6.1%	114.09	-

Notes:

- Transaction volume in the three months ended May 20, 2007, was ¥570,958 million, up 7.5% compared with the corresponding period of the previous fiscal year. Transaction volume in the three months ended May 20, 2006, was ¥531,284 million, up 17.1% compared with the corresponding period of the previous fiscal year. Transaction volume in the year ended February 20, 2007, was ¥2,180,248 million, up 11.8% compared with the corresponding period of the previous fiscal year.
- Percentage changes for operating revenue, operating income, etc., indicate increases or decreases relative to the corresponding period of the previous fiscal year and the previous fiscal year.

(2) Financial Position

(Millions of yen truncated to the nearest million, %, yen)

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share (Yen)
Three months ended May 20, 2007	¥711,963	¥135,535	19.0%	¥863.76
Three months ended May 20, 2006	600,642	124,846	20.8%	795.64
Fiscal year Ended Feb. 20, 2007	637,077	136,396	21.4%	869.25

3. Non-Consolidated Results Forecast (For the year ending February 20, 2008)

(Millions of yen truncated to the nearest million, %)

	Operating Revenue	Operating Income	Ordinary Income	Net Income	Dividends per Share		
					Interim (Yen)	Year-End (Yen)	Annual (Yen)
Interim	¥63,000	¥13,000	¥13,600	¥8,200	¥15.00	-	-
Change	2.6%	9.8%	10.0%	9.5%	-	-	-
Full term	¥130,000	¥27,600	¥28,600	¥16,200	-	¥20.00	¥35.00
Change	3.9%	9.4%	9.6%	9.5%	-	-	-

Notes:

- Transaction volume for the six months ending August 20, 2007, is forecast at ¥1,170,000 million, up 9.2% from the corresponding period of the previous fiscal year. Transaction volume for the fiscal year ending February 20, 2008, is forecast at ¥2,500,000 million, up 14.7% from the previous fiscal year.
- Net income per share for the fiscal year ending February 20, 2008, is forecast at ¥103.24.

[Qualitative information relating to consolidated results forecasts]

At the present time, results forecasts for the year ending February 20, 2008, are the same as the forecasts announced on April 4, 2007.

Results forecasts above are based on management's assumptions using information available at the time of publication. Owing to various factors, actual results may differ from these projections.

【 Non-Consolidated Financial Statements 】

1. Non-Consolidated Balance Sheets

(Millions of yen)

<div>Term</div> <div>Item</div>	As of May 20, 2007	As of May 20, 2006	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Assets)					
I. Current assets					
1. Cash and cash equivalents	12,916	15,849	2,933	18.5	16,056
2. Credit card and hire purchase total	267,559	170,698	96,861	56.7	197,211
3. Credit card and other loans total	398,252	377,002	21,249	5.6	385,585
4. Other	35,799	34,315	1,483	4.3	33,634
Allowance for possible credit losses	41,121	29,693	11,428	38.5	33,564
Total current assets	673,407	568,173	105,233	18.5	598,924
II. Non-current assets					
1. Property, plant and equipment					
(1) Buildings	586	523	62	12.0	587
(2) Vehicles and transport equipment	5	6	1	17.1	5
(3) Tools	3,444	3,298	145	4.4	3,311
Total property, plant and equipment	4,035	3,828	207	5.4	3,904
2. Intangible fixed assets	5,085	4,846	239	4.9	4,974
3. Investments and other assets					
(1) Investment securities	22,972	20,539	2,432	11.8	23,028
(2) Other	6,350	3,253	3,097	95.2	6,130
Total investments and other assets	29,323	23,793	5,529	23.2	29,159
Total non-current assets	38,444	32,468	5,976	18.4	38,037
.Deferred assets					
1. Issue corporate bonds	111	-	111	-	115
Total deferred assets	111	-	111	-	115
Total assets	711,963	600,642	111,320	18.5	637,077

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	As of May 20, 2007	As of May 20, 2006	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Liabilities)					
I. Current liabilities					
1. Cash and deposits	83,331	68,283	15,047	22.0	58,170
2. Short-term loans	19,300	4,430	14,870	335.7	14,400
3. Current portion of long-term debt	45,900	45,300	600	1.3	58,800
4. Bonds due for redemption within one year	10,000	-	10,000	-	10,000
5. Commercial paper	60,000	27,000	33,000	122.2	-
6. Other	15,692	15,910	218	1.4	21,462
Total current liabilities	234,223	160,923	73,299	45.5	162,832
II. Non-current liabilities					
1. Corporate bonds	100,000	90,000	10,000	11.1	100,000
2. Long-term debt	232,800	221,600	11,200	5.1	228,200
3. Other	9,404	3,272	6,131	187.4	9,647
Total non-current liabilities	342,204	314,872	27,331	8.7	337,847
Total liabilities	576,427	475,796	100,631	21.2	500,680
(Net Assets)					
I. Shareholders' equity					
1. Common stock	15,466	15,466	0	0.0	15,466
2. Capital surplus	17,053	17,052	1	0.0	17,053
3. Retained earnings	97,699	86,359	11,339	13.1	98,328
4. Treasury stock	90	90	0	0.4	90
Total shareholders' equity	130,128	118,788	11,339	9.5	130,758
II. Unrealized gains/losses and exchange rate adjustments					
Net Unrealized gains on other marketable securities	5,407	6,058	650	10.7	5,638
Total Unrealized gains/losses and exchange rate adjustments	5,407	6,058	650	10.7	5,638
Total net assets	135,535	124,846	10,689	8.6	136,396
Total liabilities and net assets	711,963	600,642	111,320	18.5	637,077

2. Non-Consolidated Statements of Income

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	For the three months ended May 20, 2007	For the three months ended May 20, 2006	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
I. Operating revenue					
1. Credit card shopping	8,658	7,508	1,149	15.3	32,896
2. Hire purchase	3	4	1	22.9	14
3. Income from direct cash loans	20,556	20,810	253	1.2	88,599
4. Income from service fees	393	534	140	26.3	1,934
5. Amortized debt income	123	122	1	1.2	483
6. Other income	288	286	2	0.8	1,213
7. Financial income	4	0	3	744.0	27
Total Operating revenue	30,028	29,266	761	2.6	125,169
II. Operating expenses					
1. Selling, general and administrative expenses	23,368	22,469	899	4.0	90,045
2. Financial expenses	1,370	976	393	40.3	4,645
Total Operating expenses	24,738	23,445	1,292	5.5	94,691
Operating income	5,290	5,821	530	9.1	30,478
III. Non-operating income	367	230	136	59.0	1,381
IV. Non-operating expenses	90	34	55	160.4	231
Ordinary income	5,566	6,017	450	7.5	31,627
V. Extraordinary gains	-	60	60	100.0	729
. Extraordinary losses	-	-	-	-	2,631
Income before income taxes and other deductions	5,566	6,077	510	8.4	29,725
Corporate, resident and enterprise taxes	2,273	2,497	223	8.9	11,823
Net income	3,293	3,580	286	8.0	17,902

3. Non-Consolidated Financial Data

(1) Transaction Volume

(Millions of yen)

Item \ Term	For the three months ended May 20, 2007	For the three months ended May 20, 2006	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
Credit card shopping	409,784	348,123	61,660	17.7	1,516,639
Hire purchase	36	40	4	11.0	184
Total loans	131,854	143,680	11,826	8.2	521,640
Service fees	29,088	39,430	10,342	26.2	141,750
Others	195	8	187	2,261.7	33
Total transaction volume	570,958	531,284	39,674	7.5	2,180,248

(2) Finance Receivables

(Millions of yen)

Item \ Term	As of May 20, 2007	As of May 20, 2006	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
Credit card shopping	267,448	170,565	96,883	56.8	197,099
(Including securitized receivables)	(267,448)	(224,912)	(42,535)	(18.9)	(237,316)
Hire purchase	111	133	22	6.5	112
Total installments receivable	267,559	170,698	96,861	56.7	197,211
(Including securitized receivables)	(267,559)	(225,046)	(42,513)	(18.9)	(237,428)
Cash advances	379,560	356,925	22,634	6.3	365,839
(Including securitized receivables)	(389,560)	(366,925)	(22,634)	(6.2)	(375,839)
Other loans	18,691	20,076	1,384	6.9	19,746
Total loans receivable	398,252	377,002	21,249	5.6	385,585
(Including securitized receivables)	(408,252)	(387,002)	(21,249)	(5.5)	(395,585)
Total finance receivables	665,812	547,701	118,110	21.6	582,797
(Including securitized receivables)	(675,812)	(612,049)	(63,762)	(10.4)	(633,014)