



Brief Report of Financial Results

(For the Nine Months Ended November 20, 2007)

December 27, 2007

Registered Company Name: **AEON Credit Service Co., Ltd.**

Stock Listing: Tokyo Stock Exchange, First Section

Code No: 8570

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1. Business Performance (For the nine months ended November 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
Nine months ended Nov. 20, 2007	¥135,733	6.5%	¥25,839	- 13.4%	¥25,969	- 13.1%
Nine months ended Nov. 20, 2006	127,466	21.3%	29,839	13.6%	29,875	13.5%
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)
Nine months ended Nov. 20, 2007	¥13,318	- 5.7%	¥84.88	-
Nine months ended Nov. 20, 2006	14,122	3.6%	90.00	-
Fiscal year ended Feb. 20, 2007	20,592	3.2%	131.23	-

(2) Financial Position

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

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share (Yen)
Nine months ended Nov. 20, 2007	¥883,575	¥176,781	18.1%	¥1,017.41
Nine months ended Nov. 20, 2006	805,166	161,941	18.2%	935.20
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
Nine months ended Nov. 20, 2007	- 19,917	- 6,918	20,865	19,048
Nine months ended Nov. 20, 2006	- 56,017	5,791	60,801	19,232
Fiscal year ended Feb. 20, 2007	- 64,235	- 10,077	79,664	25,869

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

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

	Operating Revenue	Operating Income	Ordinary Income	Net Income	Net Income per Share(Yen)
Full term	¥185,000	¥41,000	¥41,200	¥20,700	¥131.92
Percentage Change	6.6%	0.1%	0.4%	0.5%	-

3. Others

(1) Change of important subsidiary during term

(Change of specified subsidiary accompanying change of consolidation scope) : No

(2) Use of simplifications in accounting methods : Yes

(3) Recent changes in accounting methods : No

(Reference) Report of Non-Consolidated Financial Results

1. Business Performance ((For the nine months ended November 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
Nine months ended Nov. 20, 2007	¥91,232	- 1.8%	¥16,652	26.4%	¥18,920	20.5%
Nine months ended Nov. 20, 2006	92,915	16.3%	22,632	10.1%	23,793	11.2%
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)
Nine months ended Nov. 20, 2007	¥11,510	9.9%	¥73.36	-
Nine months ended Nov. 20, 2006	12,780	3.3%	81.45	-
Fiscal year Ended Feb. 20, 2006	17,902	6.1%	114.09	-

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

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share (Yen)
Nine months ended Nov. 20, 2007	¥680,100	¥140,285	20.6%	¥894.47
Nine months ended Nov. 20, 2006	630,486	130,014	20.6%	828.57
Fiscal year Ended Feb. 20, 2007	637,077	136,396	21.4%	869.25

2. 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	Net Income per Share(Yen)
Full term	¥130,000	¥27,600	¥28,600	¥16,200	¥103.24
Percentage Change	3.9	- 9.4%	- 9.6%	- 9.5%	-

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.

【 5. (summary) Consolidated Financial Statements 】

(1) (summary) Consolidated Balance Sheets

(Millions of yen)

<div>Term</div> <div>Item</div>	As of Nov. 20, 2006	As of Nov.20, 2007	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Assets)					
I. Current assets					
1. Cash and cash equivalents	¥ 19,580	20,780	1,200	6.1	¥ 28,725
2. Credit card and hire purchase total	247,863	297,691	49,828	20.1	260,790
3. Credit card and other loans total	501,980	528,228	26,247	5.2	507,115
4. Other	42,675	49,190	6,515	15.3	40,060
Allowance for possible credit losses	41,556	- 52,873	- 11,317	27.2	40,189
Total current assets	770,543	843,018	72,475	9.4	796,502
II. Non-current assets					
1. Property, plant and equipment					
(1) Buildings	1,067	1,204	136	12.8	1,143
(2) Vehicles and transport equipment	520	2,086	1,565	300.8	873
(3) Tools	5,907	6,517	609	10.3	6,019
Total property, plant and equipment	7,495	9,807	2,312	30.8	8,036
2. Intangible fixed assets	7,087	8,421	1,334	18.8	7,570
3. Investments and other assets					
(1) Investment securities	12,331	12,741	410	3.3	14,258
(2) Other	7,709	9,380	1,670	21.7	7,770
Total investments and other assets	20,041	22,121	2,080	10.4	22,028
Total Non-current assets	34,623	40,351	5,727	16.5	37,636
III. Deferred assets					
1. Issue corporate bonds	-	205	205	0.0	115
Total deferred assets	-	205	205	0.0	115
Total assets	805,166	883,575	78,408	9.7	834,254

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	As of Nov. 20, 2006	As of Nov.20, 2007	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Liabilities)					
I. Current liabilities					
1. Cash and deposits	76,593	91,540	14,946	19.5	61,762
2. Short-term loans	41,620	45,434	3,813	9.2	34,019
3. Current portion of long-term debt	74,521	70,870	- 3,650	- 4.9	88,478
4. Current portion of bonds and notes	10,000	18,580	8,580	85.8	10,000
5. Commercial paper	13,000	13,000	-	-	-
6. Other	26,265	23,764	- 2,501	- 9.5	27,569
Total current liabilities	242,001	263,189	21,188	8.8	221,828
II. Non-current liabilities					
1. Corporate bonds	84,263	112,771	28,507	33.8	107,363
2. Long-term debt	303,130	320,872	17,741	5.9	320,994
3. Other	13,829	9,960	- 3,868	-28.0	11,455
Total non-current liabilities	401,223	443,604	42,380	10.6	439,813
Total liabilities	643,224	706,793	63,569	9.9	661,642
(Net assets)					
I. Shareholders' equity					
1. Common stock	15,466	15,466	-	-	15,466
2. Capital surplus	17,053	17,053	0	0.0	17,053
3. Retained earnings	108,800	122,312	13,511	12.4	115,270
4. Treasury stock	90	-218	- 128	142.5	90
Total shareholders' equity	141,230	154,613	13,383	9.5	147,699
II. Unrealized gains/losses and exchange rate adjustments					
1. Net unrealized gains on other marketable securities	4,611	4,612	0	0.0	5,750
2. Deferred gains/losses on hedging instruments	94	-176	- 82	87.7	42
3. Exchange rate adjustment allowance	998	517	- 480	- 48.2%	2,104
Total unrealized gains/losses and exchange rate adjustments	5,516	4,953	- 562	- 10.2	7,812
III. Minority interests	15,195	17,214	2,019	13.3	17,099
Total net assets	161,941	176,781	14,839	9.2	172,611
Total liabilities and net assets	805,166	883,575	78,408	9.7	834,254

(2). Consolidated Statements of Income

(Millions of yen)

<div>Term</div> <div>Item</div>	For the Nine months ended Nov. 20, 2006	For the Nine months ended Nov. 20, 2007	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
I. Operating revenue					
1. Credit card shopping	¥ 28,892	¥ 34,399	¥ 5,506	19.1	¥ 39,775
2. Hire purchase	5,263	7,351	2,088	39.7	7,530
3. Income from direct cash loans	87,439	87,149	- 289	- 0.3	118,207
4. Income from agency service	1,504	1,027	- 477	- 31.7	1,921
5. Amortized debt income	1,378	2,164	785	57.0	1,992
6. Other income	2,767	3,403	636	23.0	3,756
7. Financial income	220	238	17	8.0	296
Total Operating revenue	127,466	135,733	8,267	6.5	173,481
II. Operating expenses					
1. Selling, general and administrative expenses	89,446	99,041	9,594	10.7	121,117
2. Financial expenses	8,180	10,852	2,672	32.7	11,409
Total Operating expenses	97,626	109,893	12,267	12.6	132,526
Operating income	29,839	25,839	- 3,999	- 13.4	40,955
III. Non-operating income	258	403	152	56.2	339
IV. Non-operating expenses	222	273	51	23.1	276
Ordinary income	29,875	25,969	- 3,906	- 13.1	41,018
V. Extraordinary gains	640	1,245	605	94.6	926
VI. Extraordinary losses	3,673	608	3,064	83.4	3,678
Income before income taxes and other deductions	26,842	26,606	- 235	0.9	38,265
Corporate, resident and enterprise taxes	10,702	10,299	- 402	- 3.8	14,533
Minority interest income	2,017	2,988	970	48.1	3,139
Net income	14,122	13,318	- 804	5.7	20,592

(3) (summary) Consolidated Statements of Changes in Net Assets

(For the nine months ended November 20, 2006)

(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	¥17,051	¥99,975	88	¥132,404	¥5,679		¥607	¥6,286	¥15,193	¥153,884
Changes during the nine months ended Nov. 20, 2006											
Net profit distribution items at regular general shareholders' meeting in May 2006			- 2,943		- 2,943						- 2,943
Dividends From surplus			- 2,353		- 2,353						- 2,353
Net income for the nine months ended Nov. 20, 2006			14,122		14,122						14,122
Purchase of treasury Stock				3	3						3
Disposal of treasury stock		1		2	3						3
Net changes of items other than shareholders' equity						1,067	- 94	390	- 770	1	- 768
Total changes during the nine months ended Nov. 20, 2006	-	1	8,825	-1	8,826	1,067	- 94	390	- 770	1	8,057
Balance as of Nov. 20, 2006	15,466	17,053	108,800	90	141,230	4,611	94	998	5,516	15,195	161,941

(Note) The following shows net profit distribution items at the regular general shareholders' meeting in May 2006.

Amount of net profit distributed

1. Dividend ¥2,876 million

2. Executives' bonus ¥66 million

Total ¥2,943 million

(For the nine months ended November 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 nine months ended Nov. 20, 2007											
Dividends From surplus			- 6,276		- 6,276				-		- 6,276
Net income for the nine months ended Nov. 20, 2007			13,318		13,318				-		13,318
Purchase of treasury Stock				- 128	- 128				-		- 128
Disposal of treasury stock		0		0	0				-		0
Net changes of items other than shareholders' equity					-	- 1,138	- 133	- 1,587	- 2,859	115	- 2,744
Total changes during the nine months ended Nov. 20, 2007	-	0	7,042	- 128	6,913	- 1,138	- 133	- 1,587	- 2,859	115	4,169
Balance as of Nov. 20, 2007	15,466	17,053	122,312	- 218	154,613	4,612	- 176	517	4,953	17,214	176,781

(4) (summary) Consolidated Statements of Cash Flows

(Millions of yen)

Item \ Term	For the Nine months ended Nov. 20, 2006	For the Nine months ended Nov. 20, 2007	For the fiscal year ended February 20, 2007
	Amount	Amount	Amount
I. Cash flows from operating activities			
Income before income taxes and minority interests	¥ 26,842	¥ 26,606	¥ 38,265
Increase in reserve for possible credit losses	30,215	33,100	37,615
Increase in credit card and hire purchase receivables	- 53,745	- 45,588	65,403
Increase in operating loans	- 70,871	- 45,008	76,497
Increase in accounts payable	25,746	29,600	10,719
Other	6,163	3,312	12,280
Subtotal	- 35,649	2,023	- 43,021
Dividends received	95	148	105
Corporate taxes paid	- 20,463	- 22,088	- 21,319
Net cash provided by (used in) operating activities	- 56,017	- 19,917	- 64,235
II. Cash flows from investing activities			
Payments for acceptance of term deposits	- 347	- 437	- 2,797
Proceeds from disbursements for term deposits	1,803	1,791	1,812
Payments for acquisition of tangible fixed assets	- 3,387	- 4,421	- 4,425
Proceeds from sale of tangible fixed assets	476	17	495
Payments for acquisition of intangible fixed assets	- 2,913	- 2,871	- 3,701
Proceeds from sale of intangible fixed assets	456	55	469
Payments for acquisition of investment securities	- 612	- 332	- 691
Proceeds from sale of investment securities	526	1,186	904
Other	- 1,792	- 1,905	- 2,143
Net cash used in investing activities	- 5,791	- 6,918	- 10,077
III. Cash flows from financing activities			
Net increase (decrease) in short-term loans	8,855	14,118	- 1,302
Net increase in commercial paper	6,000	13,000	- 7,000
Proceeds from long-term debt	85,806	50,890	120,793
Repayment of long-term debt	- 33,523	- 63,365	- 48,872
Payment for redemption of corporate bonds	-	24,347	22,330
Bond Retirement	-	- 10,000	-
Increase in treasury stock	0	- 128	0
Proceeds from issuance of stock to minority shareholders	25	-	78
Dividends paid	- 5,230	- 6,276	- 5,230
Dividends paid to minority shareholders	- 1,132	- 1,720	- 1,132
Net cash provided by financing activities	60,801	20,865	79,664

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	For the Nine months ended Nov. 20, 2006	For the Nine months ended Nov. 20, 2007	For the fiscal year ended February 20, 2007
	Amount	Amount	Amount
IV. Translation adjustments for cash and cash equivalents	176	- 851	437
V. Net increase (decrease) in cash and cash equivalents	-830	- 6,820	5,788
VI. Increase in cash and cash equivalents due to consolidation of subsidiary	3,562	-	3,581
VII. Cash and cash equivalents at end of period	16,499	25,869	16,499
VIII. Cash and cash equivalents at end of period	19,232	19,048	25,869

(5) Segment Information

Geographic Segments

(Millions of yen)

	For the nine months ended Nov. 20, 2006				
	Domestic	Overseas	Total	Eliminations/ Corporate	Consolidated
Operating revenues					
1. Operating revenues to customers	¥94,337	¥33,128	¥127,466	-	¥127,466
2. Inter area transfer	-	-	-	[-]	-
Total operating revenues	94,337	33,128	127,466	[-]	127,466
Operating expenses	70,910	26,715	97,626	[-]	97,626
Operating income	23,426	6,413	29,839	-	29,839

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

(Millions of yen)

	For the nine months ended Nov. 20, 2007				
	Domestic	Overseas	Total	Eliminations/ Corporate	Consolidated
Operating revenues					
1. Operating revenues to customers	¥92,481	¥43,251	¥135,733	-	¥135,733
2. Inter area transfer	-	-	-	[-]	-
Total operating revenues	92,481	43,251	135,733	[-]	135,733
Operating expenses	75,383	34,510	109,893	[-]	109,893
Operating income	17,097	8,741	25,839	-	25,839

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

(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, China, and Indonesia.

(2) Operating Revenues to Foreign Customers

(Millions of yen)

	For the nine months ended Nov. 20, 2006	For the nine months ended Nov. 20, 2007	For the fiscal year ended February 20, 2007
Operating revenues to foreign customers	¥33,128	43,251	¥46,382
Consolidated operating revenues	127,466	135,733	173,481
Overseas operating revenues as a percentage of consolidated operating revenues	26.0%	31.9%	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, China, and Indonesia.)

6. Consolidated Financial Data

(1) Transaction Volume

(Millions of yen)

<div>Term</div> <div>Item</div>	For the Nine months ended Nov. 20, 2006	For the Nine months ended Nov. 20, 2007	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
Credit card shopping	¥1,150,131	¥1,350,474	200,342	17.4	¥1,590,444
Hire purchase	31,514	40,823	9,309	29.5	44,360
Total loans	533,481	535,494	2,013	0.4	695,016
Agency Service	110,956	76,097	- 34,859	- 31.4	141,750
Others	8,422	28,238	19,815	235.3	11,348
Total transaction volume	1,834,506	2,031,129	196,622	10.7	2,482,920

(2) Finance Receivables

(Millions of yen)

<div>Term</div> <div>Item</div>	As of Nov. 20, 2007	As of Nov. 20, 2008	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
Credit card shopping	¥220,304	¥260,870	¥40,565	18.4	¥229,252
〔Including securitized receivables〕	〔280,170〕	〔329,682〕	〔49,512〕	〔17.7〕	〔275,636〕
Hire purchase	27,558	36,821	9,262	33.6	31,537
〔Including securitized receivables〕	〔32,347〕	〔38,461〕	〔6,114〕	〔18.9〕	〔36,952〕
Total installments receivable	247,863	297,691	49,828	20.1	260,790
〔Including securitized receivables〕	〔312,517〕	368,143	〔55,626〕	〔17.8〕	〔312,589〕
Cash advances	418,307	432,759	14,452	3.5	416,266
〔Including securitized receivables〕	〔436,614〕	〔453,092〕	〔16,478〕	〔3.8〕	〔435,550〕
Other loans	83,673	95,468	11,795	14.1	90,848
Total loans receivable	501,980	528,228	26,247	5.2	507,115
〔Including securitized receivables〕	〔520,287〕	〔548,561〕	〔28,273〕	〔5.4〕	〔526,399〕
Total finance receivables	749,844	825,920	76,076	10.1	767,906
〔Including securitized receivables〕	〔832,804〕	916,704	〔83,900〕	〔10.1〕	〔838,989〕

7. (summary) Non-Consolidated Financial Statements

(1) (summary) Non-Consolidated Balance Sheets

(Millions of yen)

<div>Term</div> <div>Item</div>	As of Nov. 20, 2006	As of Nov. 20, 2007	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Assets)					
I. Current assets					
1. Cash and cash equivalents	11,306	9,877	- 1,428	- 12.6	16,056
2. Credit card and hire purchase total	191,177	231,843	40,665	21.3	197,211
3. Credit card and other loans total	392,433	406,841	14,408	3.7	385,585
4. Other	36,829	40,502	3,673	10.0	33,634
Allowance for possible credit losses	- 34,708	- 47,605	- 12,897	37.2	33,564
Total current assets	597,038	641,459	44,421	7.4	598,924
II. Non-current assets					
1. Property, plant and equipment					
(1) Buildings	611	521	- 90	- 14.7	587
(2) Vehicles and transport equipment	5	4	- 1	- 18.7	5
(3) Tools	3,281	3,430	148	4.5	3,311
Total property, plant and equipment	3,899	3,956	57	1.5	3,904
2. Intangible fixed assets	4,765	5,674	908	19.1	4,974
3. Investments and other assets					
(1) Investment securities	18,535	21,242	2,706	14.6	23,028
(2) Other	6,248	7,562	1,314	21.0	6,130
Total investments and other assets	24,783	28,804	4,021	16.2	29,159
Total non-current assets	33,447	38,435	4,987	14.9	38,037
.Deferred assets					
1. Issue corporate bonds	-	205	205	-	115
Total deferred assets	-	205	205	-	115
Total assets	630,486	680,100	49,614	7.9	637,077

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	As of Nov. 20, 2006	As of Nov. 20, 2007	Change		As of February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
(Liabilities)					
I. Current liabilities					
1. Cash and deposits	73,753	88,386	14,632	19.8	58,170
2. Short-term loans	14,410	18,120	3,710	25.7	14,400
3. Current portion of long-term debt	50,500	39,900	- 10,600	- 21.0	58,800
4. Bonds due for redemption within one year	10,000	15,000	5,000	50.0	10,000
5. Commercial paper	13,000	13,000	-	-	-
6. Other	17,965	15,985	- 1,979	- 11.0	21,462
Total current liabilities	179,628	190,392	10,763	6.0	162,832
II. Non-current liabilities					
1. Corporate bonds	80,000	105,000	25,000	31.3	100,000
2. Long-term debt	231,500	235,900	4,400	1.9	228,200
3. Other	9,342	8,522	- 820	-8.8	9,647
Total non-current liabilities	320,842	349,422	28,579	8.9	337,847
Total liabilities	500,471	539,814	39,342	7.9	500,680
(Net Assets)					
I. Shareholders' equity					
1. Common stock	15,466	15,466	-	-	15,466
2. Capital surplus	17,053	17,053	0	0.0	17,053
3. Retained earnings	93,206	103,562	10,356	11.1	98,328
4. Treasury stock	- 90	- 218	- 128	142.5	90
Total shareholders' equity	125,635	135,864	10,228	8.1	130,758
II. Unrealized gains/losses and exchange rate adjustments					
Net Unrealized gains on other marketable securities	4,378	4,421	43	1.0	5,638
Total Unrealized gains/losses and exchange rate adjustments	4,378	4,421	43	1.0	5,638
Total net assets	130,014	140,285	10,271	7.9	136,396
Total liabilities and net assets	630,486	680,100	49,614	7.9	637,077

(2). Non-Consolidated Statements of Income

(Millions of yen)

<div> <div>Term</div> <div>Item</div> </div>	For the Nine months ended Nov. 20, 2006	For the Nine months ended Nov. 20, 2007	Change		For the fiscal year ended February 20, 2007
	Amount	Amount	Amount	% of the total	Amount
I. Operating revenue					
1. Credit card shopping	24,023	27,842	3,818	15.9	32,896
2. Hire purchase	11	8	- 2	- 23.4	14
3. Income from direct cash loans	66,092	60,834	- 5,257	- 8.0	88,599
4. Income from agency service	1,514	1,025	- 488	- 32.3	1,934
5. Amortized debt income	370	411	40	11.0	483
6. Other income	896	1,075	179	20.1	1,213
7. Financial income	7	35	27	356.2	27
Total Operating revenue	92,915	91,232	- 1,682	- 1.8	125,169
II. Operating expenses					
1. Selling, general and administrative expenses	66,934	70,269	3,334	5.0	90,045
2. Financial expenses	3,347	4,310	962	28.8	4,645
Total Operating expenses	70,282	74,580	4,297	6.1	94,691
Operating income	22,632	16,652	- 5,980	- 26.4	30,478
III. Non-operating income	1,372	2,498	1,125	82.0	1,381
IV. Non-operating expenses	211	230	19	9.0	231
Ordinary income	23,793	18,920	- 4,873	- 20.5	31,627
V. Extraordinary gains	404	873	469	116.2	729
. Extraordinary losses	2,631	598	- 2,032	- 77.2	2,631
Income before income taxes and other deductions	21,566	19,195	- 2,371	- 11.0	29,725
Corporate, resident and enterprise taxes	8,786	7,684	- 1,101	- 12.5	11,823
Net income	12,780	11,510	- 1,269	- 9.9	17,902

8. Non-Consolidated Financial Data

(1) Transaction Volume

(Millions of yen)

Item	Term	For the Nine months ended Nov. 20, 2006	For the Nine months ended Nov. 20, 2007	Change		For the fiscal year ended February 20, 2007
		Amount	Amount	Amount	% of the total	Amount
Credit card shopping		1,096,967	1,289,796	192,829	17.6	1,516,639
Hire purchase		135	95	- 39	- 29.4	184
Total loans		406,316	385,733	- 20,582	- 5.1	521,640
Agency Service		110,956	76,097	- 34,859	- 31.4	141,750
Others		25	17,907	17,882	69,423.5	33
Total transaction volume		1,614,401	1,769,631	155,230	9.6	2,180,248

(2) Finance Receivables

(Millions of yen)

Item	Term	As of Nov. 20, 2007	As of Nov. 20, 2008	Change		As of February 20, 2007
		Amount	Amount	Amount	% of the total	Amount
Credit card shopping		191,055	231,752	40,697	21.3	197,099
(Including securitized receivables)		(245,403)	(291,535)	(46,132)	(18.8)	(237,316)
Hire purchase		122	90	31	25.8	112
Total installments receivable		191,177	231,843	40,665	21.3	197,211
(Including securitized receivables)		(245,525)	(291,626)	(46,100)	(18.8)	(237,428)
Cash advances		372,035	389,054	17,018	4.6	365,839
(Including securitized receivables)		(382,035)	(395,654)	(13,618)	(3.6)	(375,839)
Other loans		20,397	17,787	2,610	12.8	19,746
Total loans receivable		392,433	406,841	14,408	3.7	385,585
(Including securitized receivables)		(402,433)	(413,441)	(11,008)	(2.7)	(395,585)
Total finance receivables		583,611	638,685	55,074	9.4	582,797
(Including securitized receivables)		(647,959)	(705,068)	(57,108)	(8.8)	(633,014)