



Brief Report of Financial Results

(For the Six Months Ended August 20, 2007)

October 4, 2007

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

Stock Listing: Tokyo Stock Exchange, First Section

Code No: 8570

URL: <http://www.aeoncredit.co.jp>

President and CEO: Yoshiki Mori

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Scheduled date for submission of half-term report October 29, 2007
October 18, 2007

Scheduled date for start of dividend payments

1. Business Performance (For the months ended August 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	Net Income	Percentage Change
Six months ended Aug.20, 2007	90,493	8.1	17,792	5.8	17,889	5.2	9,801	0.8
Six months ended Aug.20, 2006	83,697	23.0	18,887	14.0	18,864	13.5	9,728	13.5
Fiscal year ended Feb.20, 2007	173,481	19.8	40,955	1.8	41,018	2.1	20,592	3.2

	Net Income Per Share (yen)	Fully Dilut Net Income per Share (Yen)
Six months ended Aug.20, 2007	62.47	-
Six months ended Aug.20, 2006	62.00	-
Fiscal year ended Feb.20, 2007	131.23	-

(Reference) Profit & loss from equity method applied investment August 2007 Interim term ¥33million August 2006 Interim term ¥19 million February 2007 term ¥33 million

(2) Consolidated Financial Position

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

	Total Assets	Total Shareholders' Equity	Shareholders' Equity Ratio	Shareholders' Equity Per Share (Yen)
Six months ended Aug.20, 2007	852,682	177,458	18.8	1,019.74
Six months ended Aug.20, 2006	777,708	160,204	18.7	927.26
Fiscal year ended Feb.20, 2007	834,254	172,611	18.6	991.07

(Reference) Owned capital August 2007 interim term ¥160,010million August 2006 interim term ¥145,500 million February 2007 term ¥155,512 million

(3) Consolidated Cash Flow

	Net Cash Used in Operating Activities	Net Cash Used in Investing Activities	Net Cash Provided by Financing Activities	Cash and Cash
Six months ended Aug.20, 2007	17,475	5,891	16,744	20,441
Six months ended Aug.20, 2006	38,511	5,616	47,483	23,430
Fiscal year ended Feb.20, 2007	64,235	10,077	79,664	25,869

2. Dividend circumstances

(Base date)	Dividend per share		
	Interim term end	Term end (*)	Annual
	Yen sen	Yen sen	Yen sen
February 2007 term	15.00	25.00	40.00
February 2008 term	15.00		40.00
February 2008 term (Estimate)		25.00	

Itemization of February 2007 term end dividends Commemorative dividend ¥5.00

3. 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
Full term	185,000	41,000	41,200	20,700	131.92
Percentage change	6.6	0.1	0.4	0.5	

4. Others

- (1) Change of important subsidiary during term (Change of specified subsidiary accompanying change of consolidation scope) Yes
 2 new company (Company name: ACS Servicing (Thailand) Co., Ltd. Eternal 4 Special Purpose Vehicle Co., Ltd.)
 Exceptions: 0 companies

- (2) Change of principle, procedure, expression method, etc., of accounting process concerning preparation of interim consolidated financial statements (matters to be mentioned concerning change of important items to be the bases for preparation of interim consolidated financial statements)
 Change accompanying revision of accounting standards No
 Change other than No

- (3) Number of shares of outstanding stock (common stock)

Number of shares of outstanding stock at term end (including treasury stock)

August 2007 interim term 156,967,008 shares August 2006 interim term 156,967,008 shares

February 2007 term 156,967,008 shares

Number of shares of treasury stock at end of term

August 2007 interim term 53,326 shares August 2006 interim term 52,781 shares February 2007 52,769 shares

1. Individual business results in August 2007 interim term (February 21, 2007 - August 20, 2007)

(1) Non-Consolidated Results of Operations

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

	Operating Revenue	Percentage Change	Operating Income	Percentage Change	Ordinary Income	Percentage Change	Net Income	Percentage Change
Six months ended Aug.20, 2007	60,889	0.9	11,534	20.0	12,721	15.8	8,006	11.6
Six months ended Aug.20, 2006	61,425	18.2	14,410	11.2	15,106	12.1	9,058	16.0
Fiscal year ended Feb.20, 2007	125,169	14.1	30,478	4.8	31,627	3.4	17,902	6.1

	Net Income Per Share (yen)
Six months ended Aug.20, 2007	51.02
Six months ended Aug.20, 2006	57.73
Fiscal year ended Feb.20, 2007	114.09

(2)Non-Consolidated Financial Position

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

	Total Assets	Total Shareholders' Equity	Shareholders' Equity Ratio	Shareholders' Equity Per Share (Yen)
Six months ended Aug.20, 2007	658,806	140,271	21.3	893.94
Six months ended Aug.20, 2006	614,214	129,738	21.1	826.81
Fiscal year ended Feb.20, 2007	637,077	136,396	21.4	869.25

(Reference) Owned capital August 2007 interim term ¥140,271 million August 2006 interim term ¥129,738 million
February 2007 interim term ¥136,396 million

2 . Non - 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
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.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of August 20,2006			As of August 20,2007			As of February 20,2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
(Assets)									
Current assets									
1 Cash and cash equivalents		25,570			21,746			28,725	
2 Credit card and hire purchase total		225,481			276,578			260,790	
3 Credit card and other loans total		482,191			515,342			507,115	
4 Other		44,153			44,436			40,060	
Allowance for possible credit losses		36,154			45,913			40,189	95.5
Total current assets		741,241	95.3		812,190	95.3		796,502	
Non-current assets									
1 Property,plant and equipment									
(1) Buildings	2,194			2,592			2,507		
Total Depreciation expenses	1,145	1,049		1,482	1,109		1,363	1,143	
(2) Vehicles and transport equipment	350			1,490			990		
Total Depreciation expenses	77	273		181	1,308		116	873	
(3) Tool	21,197			21,383			21,552		
Total Depreciation expenses	15,152	6,045		15,063	6,320		15,533	6,019	
Total Property,plant and equipment		7,367	1.0		8,739	1.0		8,036	1.0
2 Intangible fixed assets		7,180	0.9		8,301	1.0		7,570	0.9
3 Investments and other assets									
(1) Investment securities		14,256			14,292			14,258	
(2) Other		7,662			8,942			7,770	
Total Investments and other assets		21,918	2.8		23,235	2.7		22,028	2.6
Total Non-current assets		36,466	4.7		40,276	4.7		37,636	4.5
Deferred asset									
Issue corporate bonds		-			215			115	
Total Deferred asset		-			215	0.0		115	0.0
Total Assets		777,708	100.0		852,682	100.0		834,254	100.0

	As of August 20,2006			As of August 20,2007			As of February 20,2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
(Liabilities)									
Current liabilities									
1 Cash and deposits		67,883			97,693			61,762	
2 Short-term loans		44,986			31,805			34,019	
3 Current portion of long-term debt		69,619			72,129			88,478	
4 Current portion of bonds and notes		10,000			18,529			10,000	
5 Commercial paper		12,000			-			-	
6 Accrued corporate taxes, etc.		12,478			7,795			11,462	
7 Allowance for bonuses		339			360			338	
8 Allowance for Point program expenses		3,963			3,774			2,747	
9 Provision for loss of interest repayment		382			-			-	
10 Other		14,140			13,364			13,020	
Total Current liabilities		235,792	30.3		245,453	28.8		221,828	26.6
Long-term liabilities									
1 Corporate bonds		84,078			111,150			107,363	
2 Long-term debt		290,733			308,088			320,994	
3 Provision for loss of interest repayment		-			6,997			6,989	
4 Deferred tax liabilities		3,209			702			822	
5 Other		3,689			2,833			3,643	
Total long-term liabilities		381,711	49.1		429,771	50.4		439,813	52.7
Total Liabilities		617,503	79.4		675,224	79.2		661,642	79.3

	As of August 20,2006			As of August 20,2007			As of February 20,2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
(net assets)									
Shareholder's equity									
1 Common stock	15,466	2.0		15,466	1.8		15,466	1.9	
2 Capital surplus	17,052	2.2		17,053	2.0		17,053	2.0	
3 Retained earnings	106,759	13.7		121,149	14.2		115,270	13.8	
4 Treasury stock	89	0.0		91	0.0		90	0.0	
Total shareholder's equity	139,189	17.9		153,577	18.0		147,699	17.7	
Revaluation reserve									
1 Net unrealized gains on other marketable securiti	5,771	0.7		5,553	0.7		5,750	0.7	
2 Deferred gains /losses on hedaina instruments	59	0.0		22	0.0		42	0.0	
3 Exchange rate adjustment sllowance	478	0.1		901	0.1		2,104	0.3	
Tota Revaluation reserve	6,310	0.8		6,432	0.8		7,812	0.9	
Minority interests	14,704	1.9		17,447	2.0		17,099	2.1	
Total net assets	160,204	20.6		177,458	20.8		172,611	20.7	
Total liabilities and assets	777,708	100.0		852,682	100.0		834,254	100.0	

(2) Consolidated Statements of Income

	For the six months ended August 20, 2006			For the six months ended August 20, 2007			For the fiscal year ended February 20, 2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
Operating revenue									
1 Credit card shopping	19,052			22,330			39,775		
2 Hire purchase	3,401			4,902			7,530		
3 Income from direct cash loans	57,453			58,726			118,207		
4 Income from service fees	1,026			731			1,921		
5 Amortized debt income	842			1,464			1,992		
6 Other income	1,756			2,174			3,756		
7 Financial income									
Interest received	163	83,697	100.0	163	90,493		296	173,481	100.0
Operating expenses									
1 Selling, general and administrative expenses	59,600			65,586			121,117		
2 Operating expenses	5,209	64,810	77.4	7,114	72,701	80.3	11,409	132,526	76.4
Operating income		18,887	22.6		17,792	19.7		40,955	23.6
Non-operating income									
1 Dividends received	84			105			105		
2 Proceeds from insurance claims	4			1			11		
3 Valuation gain on interest-rate swaps	3			-			-		
4 Amortization of consolidated	31			-			-		
5 Gain on sale of investment securities	-			135			167		
6 Income from equity-method investment	19			33			33		
7 Other	10	154	0.1	6	281		21	339	0.2
Non-operating expenses									
1 Loss on retirement of fixed assets	97			11			123		
2 Office removal expenses	49			74			107		
3 Exchange loss	27			60			42		
4 Other	2	177	0.2	37	184	0.2	2	276	0.2
Ordinary income		18,864	22.5		17,889	19.8		41,018	23.6

	For the six months ended August 20, 2006			For the six months ended August 20, 2007			For the fiscal year ended February 20, 2007		
区分	Amount		% of Total	Amount		% of Total	Amount		% of Total
Extraordinary income									
1 Proceeds from sales of investment securities	480			1,189			766		
2 Income on software retirement	136			-			142		
3 Profit from memberships sold	16	633	0.8	-	1,189	1.3	16	926	0.6
Extraordinary losses									
1 Loss on disposal of the cash dispenser	-			296			-		
2 Provision for loss of interest repayment	-			-			2,402		
3 Loss due to changes in range of consolidated financial statements	1,034			-			1,045		
4 Loss on software retirement	231			-			231		
5 Others	-	1,265	1.5	9	305	0.4		3,678	2.1
Income before income taxes and other deductions		18,231	21.8		18,773	20.7		38,265	22.1
Corporate, resident and enterprise taxes	12,744			8,115			21,649		
Adjustment for corporate taxes and other factors	5,405	7,338	8.8	1,153	6,961	7.7	7,116	14,533	8.4
Minority interest income		1,165	1.4		2,009	2.2		3,139	1.8
Net income		9,728	11.6		9,801	10.8		20,592	11.9

(3) Statement of fluctuation of interim consolidated shareholders' capital, etc.

Previous interim consolidated accounting term (From February 21, 2006 to August 20, 2006)

(Unit: ¥million)

	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 Six months ended August 20, 2006											
Net profit distribution items at regular general shareholders' meeting in May 2006			2,943		2,943						2,943
Net income			9,728		9,728						9,728
Purchase of treasury stock				2	2						2
Disposal of treasury stock		1		1	2						2
Net changes of items other than shareholders' equity						92	59	128	23	488	465
Total changes during the six months ended August 20, 2006	-	1	6,784	1	6,785	92	59	128	23	488	6,320
Balance as of Aug 20, 2006	15,466	17,052	106,759	89	139,189	5,771	59	478	6,310	14,704	160,204

(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

Current interim consolidated accounting term (From February 21, 2007 to August 20, 2007)

(Unit:¥million)

	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 six months ended August 20, 2007											
Dividend for surplus			3,922		3,922						3,922
Net income			9,801		9,801						9,801
Purchase of treasury stock				1	1						1
Disposal of treasury stock		0		0	0						0
Net changes of items other than shareholders' equity						196	20	1,203	1,379	348	1,031
Total changes during the six months ended August 20, 2007	-	0	5,879	1	5,877	196	20	1,203	1,379	348	4,846
Balance as of August 20, 2007	15,466	17,053	121,149	91	153,577	5,553	22	901	6,432	17,447	177,458

Previous consolidated accounting fiscal year (From February 21, 2006 to February 20, 2007)

(Unit:¥million)

	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 three months ended August 20, 2007											
Net profit distribution items at May 2006 regular general shareholders' meeting (Note)			2,943		2,943						2,943
Dividend for surplus			2,353		2,353						2,353
Net income			20,592		20,592						20,592
Purchase of treasury stock				4	4						4
Disposal of treasury stock		1		2	4						4
Net changes of items other than shareholders equity						71	42	1,497	1,525	1,905	3,431
Total changes during the Accounting fiscal year	-	1	15,295	1	15,295	71	42	1,497	1,525	1,905	18,727
Balance as of August 20, 2007	15,466	17,053	115,270	90	147,699	5,750	42	2,104	7,812	17,099	172,611

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

Amount of net profit distribution

1. Dividend ¥2,876 million

2. Executives' bonus ¥66 million

Total ¥2,943 million

(4) Consolidated Statements of Cash Flows

	For the six months ended August 20, 2006	For the six months ended August 20, 2007	For the fiscal year ended February 20, 2007
Item	Amount	Amount	Amount
Cash flows from operating activities			
Income before income taxes and minority interests	18,231	18,773	38,265
Cash flows from operating activities	2,289	2,537	4,602
Amortization of excess of net assets acquired over cost	31	-	-
Negative goodwill depreciation amount	-	135	167
Increase in reserve for possible credit losses	20,567	21,514	37,615
Increase in reserve for cardholder point system	2,025	1,031	804
Allowance for losses from reimbursement of loan payment	157	7	5,335
Decrease in reserve for employee retirement benefits	-	24	40
Increase in prepaid pension expenses	36	-	36
Valuation gain on interest-rate swaps	3	-	-
Dividend income	84	105	105
Proceeds from sale of investment securities	480	1,189	766
Profit from software sold	136	-	142
Gain on equity-method investment	19	33	33
Loss on software retirement	231	-	231
Loss on disposal of the dispenser	-	296	-
Loss due to changes in range of consolidated subsidiaries	1,034	-	1,045
Decrease (increase) in credit card and hire purchase receivables	32,210	22,510	65,403
Increase in operating loans	52,378	23,908	76,497
Increase in other current assets	5,934	2,204	2,127
Amortization of the bond issue cost	-	10	0
Increase (decrease) in accounts payable	17,100	36,098	10,719
Increase (decrease) in other current liabilities	1,772	1,501	1,064
Bonuses paid to directors	66	64	66
Other	585	445	2,529
Subtotal	27,313	29,087	43,021
Dividends received	84	105	105
Corporate taxes paid	11,283	11,718	21,319
Net cash provided by (used in) operating activities	38,511	17,475	64,235

	For the six months ended August 20, 2006	For the six months ended August 20, 2007	For the fiscal year ended February 20, 2007
Item	Amount	Amount	Amount
Cash flows from investing activities			
Payments for acceptance of term deposits	349	437	2,797
Proceeds from disbursements for term deposits	3	1,804	1,812
Payments for acquisition of tangible fixed assets	2,462	2,379	4,425
Proceeds from sale of tangible fixed assets	226	3	495
Payments for acquisition of intangible fixed assets	2,286	1,982	3,701
Proceeds from sale of intangible fixed assets	136	-	469
Payments for acquisition of investment securities	572	332	691
Proceeds from sale of investment securities	522	-	904
Other	834	2,567	2,143
Total Cash flows from investing activities	5,616	5,891	10,077
Cash flow from financing activities			
Net increase (decrease) in short-term loans	12,113	208	1,302
Net increase (decrease) in commercial paper	5,000	-	7,000
Proceeds from long-term debt	57,926	23,632	120,793
Repayment of long-term debt	24,110	48,043	48,872
Proceeds from issuance of corporate bonds	-	22,674	22,330
Bond Retirement	-	10,000	-
Increase (decrease) in treasury stock	0	1	0
Proceeds from issuance of shares to minority shareholders	25	-	78
Dividends paid	2,876	3,922	5,230
Dividends paid to minority shareholders	596	875	1,132
Total Cash flow from financing activities	47,483	16,744	79,664
Translation adjustments for cash and cash equivalents	30	266	437
Net increase (decrease) in cash and cash equivalents	3,384	5,427	5,788
Amount of increase by new consolidation of cash and items equivalent to cash	3,546	-	3,581
Cash and cash equivalents at beginning of year	16,499	25,869	16,499
Cash and cash equivalents at end of year	23,430	20,441	25,869

Non - Consolidated Financial Statements

(1) Non - Consolidated Balance Sheets

	As of August 20,2006			As of August 20,2007			As of February 20,2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
(Assets)									
Current assets									
1 Cash and cash equivalents		15,448			10,751			16,056	
2 Credit card and hire purchase total		173,733			216,060			197,211	
3 Credit card and other loans total		381,762			393,750			385,585	
4 Prepaid expenses		786			612			663	
5 Deferred tax assets		14,799			15,151			13,885	
6 Other receivables		8,801			10,740			7,996	
7 Accrued income		5,814			5,858			6,053	
8 Other		8,010			5,204			5,036	
Allowance for possible credit losses		30,174			39,433			33,564	
Total current assets		578,981	94.3		618,696	93.9		598,924	94.0
Non-current assets									
1 Property,plant and equipment									
(1) Buildings	1,203			1,277			1,247		
Total Depreciation expenses	581	621		707	570		660	587	
(2) Vehicles and transport equipment	6			6			6		
Total Depreciation expenses	0	5		1	4		1	5	
(3) Tool	13,451			12,290			12,926		
Total Depreciation expenses	10,169	3,281		8,835	3,455		9,615	3,311	
Total Property,plant and equipment		3,909	0.6		4,030	0.6		3,904	0.6
2 Intangible fixed assets									
(1) Software		4,591			5,638			4,936	
(2) Telephone line rights		37			37			37	
Total Intangible fixed assets		4,629	0.8		5,676	0.9		4,974	0.8
3 Investments and other assets									
(1) Investment securities		20,366			23,011			23,028	
(2) Long-term prepaid expenses		3,873			4,725			3,674	
(3) Guarantee money deposited		2,160			2,121			2,170	
(4) Other		293			327			285	
Total Investments and other assets		26,694	4.3		30,186	4.6		29,159	4.6
Total Non-current assets		35,232	5.7		39,893	6.1		38,037	6.0
Deferred asset									
Issue corporate bonds		-			215			115	
Total Deferred asset		-			215	0.0		115	0.0
Total Assets		614,214	100.0		658,806	100.0		637,077	100.0

	As of August 20,2006		As of August 20,2007		As of February 20,2007	
Item	Amount	% of Total	Amount	% of Total	Amount	% of Total
(Liabilities)						
Current liabilities						
1 Cash and deposits	64,329		94,090		58,170	
2 Short-term loans	6,900		10,509		14,400	
3 Current portion of long-term debt	48,900		45,400		58,800	
4 Commercial paper	12,000		-		-	
5 Current portion of bonds and notes	10,000		15,000		10,000	
6 Accrued debt	7,140		5,430		5,291	
7 Accrued expenses	1,563		1,678		1,586	
8 Accrued corporate taxes	10,941		6,083		10,061	
9 Unearned income	276		279		284	
10 Deposits received	1,265		1,257		1,179	
11 Allowance for bonuses	187		150		185	
12 Allowance for Point program expenses	3,906		3,671		2,669	
13 Provision for loss of interest repayment	380		-		-	
14 Other	168		164		204	
Total Current liabilities	167,960	27.4	183,714	27.9	162,832	25.6
Long-term liabilities						
1 Corporate bonds	80,000		105,000		100,000	
2 Long-term debt	231,300		220,800		228,200	
3 Provision for loss of interest repayment	-		6,945		6,965	
4 Deferred tax liabilities	2,851		306		278	
5 Other	2,364		1,768		2,403	
Total long-term liabilities	316,515	51.5	334,820	50.8	337,847	53.0
Total Liabilities	484,476	78.9	518,534	78.7	500,680	78.6

	As of August 20,2006			As of August 20,2007			As of February 20,2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
(net assets)									
Shareholder's equity									
1 Common stock		15,466	2.5		15,466	2.4		15,466	2.4
2 Capital surplus									
(1) Additional paid-in capital	17,046			17,046			17,046		
(2) Other capital surplus	5			6			6		
Total Other capital surplus		17,052	2.8		17,053	2.6		17,053	2.7
3 Retained earnings									
(1) Legal reserve	3,687			3,687			3,687		
(2) Other legal reserve									
Special depreciation reserve	28			6			6		
Special reserve	65,995			75,995			65,995		
Profit and surplus brought forward	22,127			22,723			28,639		
Total Retained earnings		91,837	14.9		102,412	15.5		98,328	15.4
4 Treasury stock		89	0.0		91	0.0		90	0.0
Total shareholder's equity		124,267	20.2		134,840	20.5		130,758	20.5
Revaluation reserve									
Net unrealized gains on other marketable securiti		5,470	0.9		5,430	0.8		5,638	0.9
Total Revaluation reserve		5,470	0.9		5,430	0.8		5,638	0.9
Total net assets		129,738	21.1		140,271	21.3		136,396	21.4
Total liabilities and assets		614,214	100.0		658,806	100.0		637,077	100.0

(2) Non-Consolidated Statements of Income

	For the six months ended August 20, 2006			For the six months ended August 20, 2006			For the fiscal year ended February 20, 2007		
Item	Amount		% of Total	Amount		% of Total	Amount		% of Total
Operating revenue									
1 Credit card shopping	16,001			18,074			32,896		
2 Hire purchase	7			6			14		
3 Income from direct cash loans	43,538			41,173			88,599		
4 Income from service fees	1,033			737			1,934		
5 Other income	841			863			1,697		
6 Financial income	4	61,425	100.0	34	60,889	100.0	27	125,169	100.0
Operating expenses									
1 Selling, general and administrative expenses	44,902			46,536			90,045		
2 Operating expenses	2,113	47,015	76.5	2,817	49,354	81.1	4,645	94,691	75.6
Operating income		14,410	23.5		11,534	18.9		30,478	24.4
Non-operating income		864	1.4		1,350	2.3		1,381	1.1
Non-operating expenses		168	0.3		164	0.3		231	0.2
Ordinary income		15,106	24.6		12,721	20.9		31,627	25.3
Extraordinary gains		404	0.7		873	1.4		729	0.5
Extraordinary loss		231	0.4		296	0.5		2,631	2.1
Income before income taxes and other deductions		15,278	24.9		13,298	21.8		29,725	23.7
Corporate, resident and enterprise taxes	11,415			6,390			18,789		
Adjustment for corporate taxes and other factors	5,194	6,220	10.2	1,097	5,292	8.7	6,966	11,823	9.4
Net income		9,058	14.7		8,006	13.1		17,902	14.3

(3) Statement of fluctuation of shareholders' capital in interim term

Previous interim accounting term (from February 21, 2006 to August 20, 2006)

	Shareholders' Equity											Unrealized/Lo sses and Exchange Rate Adjustments	Total Net Assets
	Common Stock	Capital surplus			Retained Earnings					Treas ury Equity	Total Sharehold ers Equity	Net Unrealized Gains on other Marketable Securities	
		Additional paid-in capital	Other Common Stock	Total Common Stock	Legal reserve	Other Retained Earnings			Total Retained Earnings				
						Special depreciation reserve	Special reserve	Profit & surplus bought forward					
Balance at the end of previous fiscal year	15,466	17,046	4	17,051	3,687	49	51,995	29,981	85,713	88	118,142	5,396	123,539
Amount of fluctuation during interim accounting term													
Voluntary reserve items disposed of by net profit distribution at May 2006 regular general shareholders meeting						21		21	-		-		-
Net profit distribution items at May 2006 regular general shareholders' meeting (Note)							14,000	16,933	2,933		2,933		2,933
Net income								9,058	9,058		9,058		9,058
Purchase of treasury stock										2	2		2
Disposal of treasurystock			1	1						1	2		2
Net changes of items other than shareholders' equity												74	74
Total changes during the six months ended August 20, 2007	-	-	1	1	-	21	14,000	7,853	6,124	1	6,124	74	6,199
Balance as of August 20, 2006	15,466	17,046	5	17,052	3,687	28	65,995	22,127	91,837	89	124,267	5,470	129,738

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

Amount of net profit distribution

1. Dividend	¥2,876 million
2. Executives' bonus	¥57 million
3. Voluntary reserve	
Special reserve	¥14,000 million
Total	¥16,933 million

Current interim accounting term (from February 21, 2007 to August 20, 2007)

(Unit: ¥million)

	Shareholders' Equity											Unrealized/ Losses and Exchange Rate Adjustments	Total Net Assets
	Common Stock	Capital surplus			Retained Earnings					Treas ury Equity	Total Sharehold ers Equity	Net Unrealized Gains on other Marketable Securities	
		Additional paid-in capital	Other Common Stock	Total Common Stock	Legal reserve	Other Retained Earnings			Total Retained Earnings				
						Special depreciatio n reserve	Special reserve	Profit & surplus brought forward					
Balance on February 20, 2007	15,466	17,046	6	17,053	3,687	6	65,995	28,639	98,328	90	130,758	5,638	136,396
Fluctuation during interim accounting term													
Separately saves							10,000	10,000					
Dividend on surplus								3,922	3,922		3,922		3,922
Net income								8,006	8,006		8,006		8,006
Purchase of treasury stock										1	1		1
Disposal of treasury stock			0	0						0	0		0
Net changes of items other than shareholders' equity												208	208
Total changes during the three months ended May 20, 2007	-	-	0	0	-	-	10,000	5,916	4,083	1	4,082	208	3,874

Statement of fluctuation of shareholders' capital in previous business year
(from February 21, 2006 to February 20, 2007)

(Unit: ¥million)

	Shareholders' Equity											Unrealized/ Losses and Exchange Rate Adjustments	Total Net Assets
	Common Stock	Capital surplus			Retained Earnings					Treas- ury Equity	Total Sharehold- ers Equity	Net Unrealized Gains on other Marketable Securities	
		Additional paid-in capital	Other Common Stock	Total Common Stock	Legal reserve	Other Retained Earnings			Total Retained Earnings				
						Special depreciatio- n reserve	Special reserve	Profit & surplus brought forward					
Balance as of February 20, 2006	15,466	17,046	4	17,051	3,687	49	51,995	29,981	85,713	88	118,142	5,396	123,539
Fluctuation during business year													
Voluntary reserve items disposed of by profit distribution at May 2006 regular general shareholders meeting						21		21	-		-		-
Profit distribution items at May 2006 regular general shareholders meeting (Note)							14,000	16,933	2,933		2,933		2,933
Dividend on surplus								2,353	2,353		2,353		2,353
Disposition of special depreciation reserve						21		21	-		-		-
Net income								17,902	17,902		17,902		17,902
Purchase of treasury stock										4	4		4
Disposal of treasury stock			1	1						2	4		4
Net changes of items other than shareholders' equity												242	242
Total changes during the accounting fiscal year	-	-	1	1	-	43	14,000	1,341	12,615	1	12,615	242	12,857
Balance as of August 20, 2007	15,466	17,046	6	17,053	3,687	6	65,995	28,639	98,328	90	130,758	5,638	136,396

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

Amount of net profit distribution

1. Dividend ¥2,876 million

2. Executives' bonus ¥57 million

3. Voluntary reserve

Special reserve ¥14,000 million

Total ¥16,933 million