



(Translation)

Brief Statement of Financial Results
for the Fiscal Year Ended March 31, 2006 (Non-Consolidated)

April 26, 2006

Company Name: TAKEFUJI CORPORATION (the "Company")

Stock Listings: Tokyo Stock Exchange, First Section/ London Stock Exchange

Code Number: 8564

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

Head Office: 15-1 Nishi-Shinjuku 8-chome, Shinjuku-ku, Tokyo 163-8654, Japan

Representative Personnel: **Hikaru Kondo, President**

Administrative Personnel to Contact: **Tatsumi Matsunaga, Executive Officer of Public Relation Department**

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Meeting of Board of Directors for Approval of the Fiscal Year Results: April 26, 2006

Interim-dividend System: Adopted

Payment of Year-End Dividends: Starting from June 30, 2006

Date of the Ordinary General Meeting of the Shareholders: June 29, 2006

Unit of Trade for Stocks: One block of 10

1. Non-Consolidated Business Results for the Fiscal Year ended March 31, 2006 (From April 1, 2005 to March 31, 2006)

(1) Non-Consolidated Operating Results

Notes: Figures are rounded(as to "statistics per share" at three places of decimal) to the nearest appropriate unit.

	Operating Revenues		Operating Income		Ordinary Income	
	millions of yen	%	millions of yen	%	millions of yen	%
Fiscal Year ended March 2006	349,766	(-2.0)	86,817	(-24.3)	89,766	(-23.8)
Fiscal Year ended March 2005	356,825	(-6.4)	114,706	(-5.6)	117,773	(-14.4)

	Net Income		Net Income per Share	Net Income per Share -Diluted	Return on Equity	Ratio of Ordinary Income to Total Assets	Ratio of Ordinary Income to Operating Revenues
	millions of yen	%	yen	yen	%	%	%
Fiscal Year ended March 2006	39,080	(-41.4)	277.42	269.78	4.0	4.9	25.7
Fiscal Year ended March 2005	66,711	(-10.3)	473.63	460.57	7.2	6.1	33.0

Notes: a. Average number of shares outstanding during the fiscal year:

March 31, 2006 140,706,045shares

March 31, 2005 140,722,997shares

b. Accounting change during the current fiscal year: None

c. The percentages for operating revenues, operating income, ordinary income and net income represent year-on-year changes.

(2) Dividends

	Annual Cash Dividends per Share			Total Amount of Annual Cash Dividends	Dividends Pay-Out Ratio	Ratio of Total Amount of Dividends to Shareholders' Equity
	yen	Interim	Year-end			
Fiscal Year ended March 2006	230.00	115.00	115.00	millions of yen 32,362	% 82.9	% 3.3
Fiscal Year ended March 2005	100.00	50.00	50.00	14,071	21.1	1.5

(3) Non-Consolidated Financial Position

	Total Assets	Shareholders' Equity	Shareholders' Equity Ratio	Shareholders' Equity per Share
	millions of yen	millions of yen	%	yen
Fiscal Year ended March 2006	1,780,265	969,250	54.4	6,888.16
Fiscal Year ended March 2005	1,913,832	964,956	50.4	6,857.52

Notes: a. Number of shares outstanding as of the end of fiscal year

March 31, 2006 140,706,025shares

March 31, 2005 140,706,055shares

b. Number of shares held by the Company at the end of fiscal year

March 31, 2006 6,589,175shares

March 31, 2005 6,589,145shares

2. Non-Consolidated Forecast for the Fiscal Year ending March 2007 (from April 1, 2006 to March 31, 2007)

	Operating Revenues	Ordinary Income	Net Income
	millions of yen	millions of yen	millions of yen
Interim	175,900	67,800	40,100
Full Year	349,800	115,500	68,300

Reference Data: Forecast net income per share (full year): 485.09 yen

(Note) Interim and Year-end dividends will be decided based on the operational results and other factors.

Forecasts of Takefuji Corporation (the "Company")

The forecasts or figures in forward-looking statements contained in this Brief Statement of Financial Results for the fiscal year ended March 31, 2006 in regard to the Company's plans and strategies are based on management's assumptions and beliefs in light of information currently available and involve risks and uncertainties. Actual results may differ from those in the forward-looking statements as a result of various factors.

1.Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

Term Item of accounts	Note	Previous Fiscal Year (as of March 31, 2005)		Current Fiscal Year (as of March 31, 2006)	
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
Assets:					
I Current assets					
1. Cash in hand and at banks	*1	66,660		54,972	
2. Direct cash loans to customers	*1,2,10	1,568,725		1,540,046	
3. Installment receivables		357		494	
4. Securities		-		5	
5. Inventories		214		371	
6. Prepaid expenses		1,044		900	
7. Accrued interest income on loans to customers		12,113		12,305	
8. Short-term loans receivable		84,988		40,000	
9. Accounts receivable-others		640		1,595	
10. Deposits		13,167		19,615	
11. Deferred income tax assets		24,565		19,489	
12. Other current assets		652		441	
Less: Allowance for credit losses		-137,000		-150,430	
Total current assets		1,636,126	85.5	1,539,805	86.5
II Fixed assets					
1. Tangible fixed assets					
(1) Buildings	*1	8,817		7,743	
(2) Structures	*1	1,412		1,258	
(3) Vehicles and delivery equipment		43		25	
(4) Equipment, furniture and fixtures		5,279		5,084	
(5) Land	*1	40,279		23,132	
(6) Construction in progress		1,147		-	
Total tangible fixed assets		56,977	3.0	37,241	2.1

Term Item of accounts	Note	Previous Fiscal Year (as of March 31, 2005)		Current Fiscal Year (as of March 31, 2006)	
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
2. Intangible fixed assets					
(1) Land leasehold rights		503		503	
(2) Software		3,664		4,214	
(3) Telephone rights		744		744	
(4) Other intangible fixed assets		401		306	
Total intangible fixed assets		5,312	0.3	5,767	0.3
3. Investments and other assets					
(1) Investments in securities		59,420		28,361	
(2) Investments in affiliates		72,767		38,433	
(3) Investments in partnerships	*9	-		542	
(4) Long-term prepaid expenses		700		889	
(5) Investments in real estates		727		497	
(6) Leasehold deposits		6,454		6,421	
(7) Long-Term deposits		-		31,058	
(8) Deferred income tax assets		-		17,139	
(9) Other investments		54		1,419	
Total investments and other assets		140,123	7.3	124,760	7.0
Total fixed assets		202,411	10.6	167,769	9.4
III Deferred charges					
1. Discount on bonds		75,296		72,692	
Total deferred charges		75,296	3.9	72,692	4.1
Total assets		1,913,832	100.0	1,780,265	100.0

Term Item of accounts	Note	Previous Fiscal Year (as of March 31, 2005)		Current Fiscal Year (as of March 31, 2006)	
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
Liabilities:					
I Current liabilities					
1. Short-term borrowings from affiliates		14,250		14,250	
2. Current portion of bonds		30,000		68,000	
3. Current portion of long-term borrowings	*1	77,305		113,986	
4. Current portion of long-term borrowings from affiliates	*1	20,020		-	
5. Accounts payable-others		4,594		5,443	
6. Accrued expenses		6,884		5,923	
7. Accrued income taxes		16,690		26,871	
8. Deposit received		314		311	
9. Unearned income		2,812		2,816	
10. Allowance for bonuses		886		753	
11. Allowance for losses for refund of interest received from customers		-		22,500	
12. Other current liabilities		119		114	
Total current liabilities		173,874	9.1	260,966	14.7
II Fixed liabilities					
1. Bonds		356,567		228,567	
2. Long-term borrowings	*1	171,064		305,304	
3. Long-term borrowings from affiliates	*1	217,957		-	
4. Long-term accounts payable-other	*9	213		19	
5. Deferred income tax liabilities		12,160		-	
6. Allowance for retirement benefits of employees		2,612		3,056	
7. Allowance for retirement benefits of directors and corporate auditors		74		104	
8. Long-term unearned income		13,933		11,184	
9. Other fixed liabilities		423		1,815	
Total fixed liabilities		775,002	40.5	550,049	30.9
Total liabilities		948,877	49.6	811,015	45.6

Term Item of accounts	Note	Previous Fiscal Year (as of March 31, 2005)		Current Fiscal Year (as of March 31, 2006)		
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	
Shareholders' equity:						
I Common stock	*7		30,478	1.6	30,478	1.7
II Capital surplus						
1. Additional paid-in capital		52,263			52,263	
Total capital surplus			52,263	2.7	52,263	2.9
III Retained earnings						
1. Legal reserve		7,619			7,619	
2. Voluntary reserve						
General reserve		821,961			874,961	
3. Unappropriated retained earnings		72,371			35,173	
Total retained earnings			901,951	47.1	917,753	51.6
IV Net unrealized gains on investments in securities			21,039	1.1	9,532	0.5
V Treasury stock	*8		-40,776	-2.1	-40,776	-2.3
Total shareholders' equity			964,956	50.4	969,250	54.4
Total liabilities and shareholders' equity			1,913,832	100.0	1,780,265	100.0

(2) Non-Consolidated Statements of Income

Term Item of accounts	Note	Previous Fiscal Year (from April 1, 2004 to March 31, 2005)		Current Fiscal Year (from April 1, 2005 to March 31, 2006)		
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	
I Operating revenues						
1. Interest income on direct cash loans			347,474		341,463	
2. Commissions earned			50		66	
3. Other financial income						
(1) Interest on bank deposits		144		498		
(2) Interest on loans other than direct cash loans		0		5		
(3) Others		-	144	184	687	
4. Other operating income						
(1) Collection of credit losses previously written off		8,213		6,559		
(2) Real estate rent		859		849		
(3) Others		85	9,157	143	7,551	
Total operating revenues			356,825	100.0	349,766	100.0

Term Item of accounts	Note	Previous Fiscal Year (from April 1, 2004 to March 31, 2005)		Current Fiscal Year (from April 1, 2005 to March 31, 2006)		
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	
II Operating expenses						
1. Financial expenses						
(1) Borrowing interest expenses		10,522		9,470		
(2) Bond interest expenses		12,127		10,252		
(3) Other financial expenses		1,227	23,876	1,145	20,867	
2. Other operating expenses						
(1) Advertising expenses		6,471		12,289		
(2) Provision of allowance for credit losses		124,907		121,934		
(3) Provision of allowance for losses for refund of interest received from customers		-		22,500		
(4) Losses for refund of interest received from customers		-		18,699		
(5) Wages and bonuses		19,166		16,750		
(6) Provision of allowance for bonuses		886		753		
(7) Provision of allowance for retirement benefits of employees		700		894		
(8) Provision of allowance for retirement benefits of directors and corporate auditors		30		30		
(9) Temporary employment cost		1,439		1,202		
(10) Welfare expenses		2,597		2,297		
(11) Rent		7,742		7,343		
(12) Depreciation and amortization		3,379		3,385		
(13) Handling charges		10,243		10,438		
(14) Communication expenses		6,007		5,422		
(15) Insurance premium		14,957		10,049		
(16) Others		19,722	218,243	8,097	242,082	
Total operating expenses			242,119		262,948	75.2
Operating income			114,706		86,817	24.8

Term Item of accounts	Note	Previous Fiscal Year (from April 1, 2004 to March 31, 2005)		Current Fiscal Year (from April 1, 2005 to March 31, 2006)		
		Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Compo- sition Ratio (%)
III Non-operating income						
1. Dividends income received		454		427		
2. Insurance dividends received		17		129		
3. Profit on investments in partnerships		2,697		1,058		
4. Foreign exchange gain		177		1,189		
5. Other non-operating income		249	3,593	274	3,077	0.9
IV Non-operating expenses						
1. Bond issue costs		220		-		
2. Loss on disposal or sales of fixed assets		249		76		
3. Option fees		-		47		
4. Other non-operating expenses		58	526	5	128	0.0
Ordinary income			117,773		89,766	25.7
V Extraordinary income						
1. Gain on sales of investments in securities		3,804		28,264		
2. Gain on reversal of allowance for retirement benefits for directors and corporate auditors		212	4,017	-	28,264	8.1
VI Extraordinary losses						
1. Loss on redemption of securities		7,254		-		
2. Loss on devaluation of investments in securities		78		29		
3. Loss on devaluation of affiliates stock		1,031		34,335		
4. Loss on redemption of bonds		-		2,418		
5. Loss on impairment of fixed assets	*2	-		18,749		
6. Other non-operating expenses		-	8,363	327	55,857	16.0
Income before income taxes			113,426		62,173	17.8
Corporate taxes, inhabitants taxes and enterprise taxes		40,115		49,526		
Income taxes refunded		-		-10,043		
Deferred income tax expenses		6,600	46,715	-16,390	23,093	6.6
Net income			66,711		39,080	11.2
Retained earnings carried forward from the previous fiscal year			12,695		12,274	
Interim dividends			7,035		16,181	
Unappropriated retained earnings			72,371		35,173	

(3) Proposal for Appropriation of Retained Earnings

Term Item of accounts	Note	Previous Fiscal Year (for the year ended March 31, 2005)		Current Fiscal Year (for the year ended March 31, 2006)	
		Amount (millions of yen)		Amount (millions of yen)	
I Unappropriated retained earnings at the end of the current fiscal year			72,371		35,173
II Appropriations					
1. Dividends		7,035		16,181	
2. Bonus to directors		62		45	
3. Voluntary reserve					
General reserve		53,000	60,097	1,000	17,226
III Retained earnings carried forward to the next fiscal year			12,274		17,947

Significant Accounting Policies

<p style="text-align: center;">Previous Fiscal Year (from April 1, 2004 to March 31, 2005)</p>	<p style="text-align: center;">Current Fiscal Year (from April 1, 2005 to March 31, 2006)</p>
<p>1 Basis and method of valuation of securities</p> <p>(1) Investments in subsidiaries and affiliates: Cost determined by the moving average method.</p> <p>(2) Other securities: Where there is a market quotation; Market value as determined by the quoted price at the end of the fiscal year. The difference between the acquisition cost and the market value, netted of the related income taxes, is included directly in shareholders' equity, and cost of securities sold is computed using the moving average method.</p> <p>Where there is no market quotation; Cost as determined by the moving average method.</p> <p>2 Basis and method of valuation of inventories</p> <p>Cost based on the last purchase price method.</p> <p>3 Depreciation of the fixed assets</p> <p>(1) Tangible fixed assets Depreciation is mainly computed on the declining-balance method, at rates based on the estimated useful lives of assets expect that the depreciation method for buildings (excluding auxiliary facilities attached to buildings), which were acquired on or after April 1, 1998, is the straight-line method. The range of useful lives is from 15 to 50 years for buildings, from 10 to 30 years for structures, and from 4 to 15 years for equipment, furniture and fixtures.</p> <p>(2) Intangible fixed assets Software costs for internal use are amortized on the straight-line method over 5 years which is the estimated useful life. Other intangible fixed assets are amortized on the straight-line method.</p> <p>4 Accounting for deferred charges</p> <p>Bond issue costs are expensed as incurred. Discount on bonds is amortized over the period until redemption.</p>	<p>1 Basis and method of valuation of securities</p> <p>(1) Investments in subsidiaries and affiliates: The same as the previous fiscal year.</p> <p>(2) Other securities: Where there is a market quotation; The same as the previous fiscal year.</p> <p>Where there is no market quotation; The same as the previous fiscal year.</p> <p>2 Basis and method of valuation of inventories</p> <p>The same as the previous fiscal year.</p> <p>3 Depreciation of the fixed assets</p> <p>(1) Tangible fixed assets The same as the previous fiscal year.</p> <p>(2) Intangible fixed assets The same as the previous fiscal year.</p> <p>4 Accounting for deferred charges</p> <p>Discount on bonds is amortized over the period until redemption.</p>

<p style="text-align: center;">Previous Fiscal Year (from April 1, 2004 to March 31, 2005)</p>	<p style="text-align: center;">Current Fiscal Year (from April 1, 2005 to March 31, 2006)</p>
<p>5 Basis of calculating allowances</p> <p>(1) Allowance for credit losses In providing for possible credit losses on direct cash loans, the Company records an allowance for loans (including delinquent loans past due 30 days or less) based on an actual percentage based on all write-offs, including those arising from personal bankruptcy of customers. With respect to specific loans classified as doubtful such as delinquent loans past due for longer periods, the Company records an allowance for credit losses thereon at the estimated uncollectible amounts based on the write-offs of such loans with similar credit risks ratings over a certain period.</p> <p>(2) Allowance for bonuses In providing for bonuses payable to employees, the Company records an allowance for current fiscal year portion thereof based on the expected payment of bonuses for employees.</p> <p>(3) -</p> <p>(4) Allowance for retirement benefits of employees The Company records an allowance for retirement benefits based on projected benefit obligations and pension fund assets as at the balance sheet date. Actuarial gain or loss is charged or credited to income in the fiscal year next to the year when that was incurred.</p> <p>(5) Allowance for directors' and corporate auditors' retirement benefits The Company records an allowance for directors' and corporate auditors' retirement benefits at the amount that would be payable if directors and corporate auditors retired at the end of the fiscal year in accordance with the Company's internal rules.</p>	<p>5 Basis of calculating allowances</p> <p>(1) Allowance for credit losses The same as the previous fiscal year.</p> <p>(2) Allowance for bonuses The same as the previous fiscal year.</p> <p>(3) Allowance for losses for refund of interest received from customers In providing for possible losses for refund of interest received from customers exceeding the upper limit of interest rate prescribed under the Interest Rate Restriction Law, the Company records an allowance for losses for refund of interest received from customers based on the anticipated losses for refund reclaim from customers at the end of the current fiscal year.</p> <p>(Additional Information) Allowance for losses for refund of interest received from customers was recorded from the current fiscal year due to the increased significance of those reclaimed losses on the financial statements, which were related to the interests received from customers exceeding the upper limit of interest rate prescribed under the Interest Rate Restriction Law, resulting from the supreme court decisions on January 13 and 19, 2006 about practical application of the voluntary repayments rules prescribed under Article 43 of the Moneylending Control Law.</p> <p>This resulted in an increase of other operating expenses by 22,500 million yen and in decreases of operating income, ordinary income and income before income taxes by the same amount, respectively.</p> <p>(4) Allowance for retirement benefits of employees The same as the previous fiscal year.</p> <p>(5) Allowance for directors' and corporate auditors' retirement benefits The same as the previous fiscal year.</p>

<p style="text-align: center;">Previous Fiscal Year (from April 1, 2004 to March 31, 2005)</p>	<p style="text-align: center;">Current Fiscal Year (from April 1, 2005 to March 31, 2006)</p>
<p>6 Basis of recognition of interest income on direct cash loans</p> <p>Interest income on direct cash loans is recognized on an accrual basis. Accrued interest income is recognized at either the contracted rate applied to individual loan or the maximum rate permitted by the Interest Rate Restriction Law, whichever is lower.</p> <p>7 Accounting for lease transactions</p> <p>Finance leases, other than those which are deemed to transfer the ownership of the leased assets to the lessees, are accounted for by the method similar to that applicable to operating leases.</p> <p>8 Accounting for hedging activities</p> <p>The Company uses financial derivative transactions to reduce its exposure to market risks from fluctuations in interest rates and foreign currency exchange rates related to borrowings, bonds and interest expenses. Currencies and interest swap transactions were accounted for using the special treatment of hedge accounting for interest swaps allowed under the Japanese GAAP.</p> <p>9 Other significant accounting policies for the preparation of financial statements</p> <p>(1) Treatment of consumption tax;</p> <p>Transactions subject to consumption tax are stated at the amount which includes the related consumption tax.</p>	<p>6 Basis of recognition of interest income on direct cash loans</p> <p>The same as the previous fiscal year.</p> <p>7 Accounting for lease transactions</p> <p>The same as the previous fiscal year.</p> <p>8 Accounting for hedging activities</p> <p>The Company uses financial derivative transactions to reduce its exposure to market risks from fluctuations in interest rates and foreign currency exchange rates related to borrowings, bonds and interest expenses. Interest swap transactions and bond option transaction were accounted for using the deferred hedge method prescribed under the Japanese GAAP. Currencies and interest swap transactions were accounted for using the special treatment of hedge accounting for interest swaps allowed under the Japanese GAAP.</p> <p>The Company evaluates the effectiveness of hedging activities by comparison between accumulated fluctuations in accumulated market quotations and accumulated cash flows of the hedged items and those of the related hedging activities and the resulting ratios in those fluctuations between the hedged items and the related hedging activities. Note that evaluation of the effectiveness about interest swaps accounted for using the special treatment of hedge accounting is omitted due to no requirements under the Japanese GAAP.</p> <p>9 Other significant accounting policies for the preparation of financial statements</p> <p>(1) Treatment of consumption tax;</p> <p>The same as the previous fiscal year.</p>

Changes in Significant Accounting Policies for Interim Consolidated Financial Statements

Previous Fiscal Year (from April 1, 2004 to March 31, 2005)	Current Fiscal Year (from April 1, 2005 to March 31, 2006)
-	<p>(Accounting standard for impairment of fixed assets)</p> <p>From current fiscal year, the company has adopted the accounting standard for impairment of fixed assets (“Opinion on establishment of asset-impairment accounting standards”) (by Business Accounting Council on October 9, 2002) and “Implementation guidance for accounting standard for impairment of fixed assets” (Implementation guidance No.6 of corporate accounting standard on October 31, 2003).</p> <p>This adoption resulted in increase of operating revenues and ordinary income by 10 million yen and a decrease of income before income taxes by 18,739 million yen.</p> <p>Further, the Company recorded “Loss on devaluation of investments in subsidiaries and affiliates” resulting from recognition of impairment loss on the golf course by a consolidated subsidiary (Take One Country Club Ltd.). This resulted in a decrease of income before income taxes by 34,334 million yen.</p> <p>Accumulated loss on impairment of fixed assets is deducted directly from the book value of each asset in accordance with the revised disclosure rules of non-consolidated financial statements.</p>

Reclassification

Previous Fiscal Year (from April 1, 2004 to March 31, 2005)	Current Fiscal Year (from April 1, 2005 to March 31, 2006)
<p>(Balance Sheet)</p> <p>Investments in limited liability investment partnerships or other similar partnerships, which had been included in “Investments in partnerships” until the previous fiscal year, was included in “Investments in securities” from the current fiscal year in compliance with “The Law that revises a portion of Securities and Exchange Law” (The Law No.97 dated June 9, 2004) enacted on December 1, 2004. Those investments at March 31, 2005 amounted to 1,780 million yen. Due to this reclassification, investments in partnerships, which had been shown separately as such until the previous fiscal year, was included in “Other investments” from the current fiscal year due to the decrease in its significance. Investments in partnerships included in “Other investments” at the end of the current fiscal year amounted to 0 million yen.</p> <p style="text-align: center;">-</p>	<p>(Balance Sheet)</p> <p>Investments in partnerships, which had been included in “Other investments” in investment and other assets in previous fiscal year was shown separately from the current fiscal year since monetary significance of it is increased.</p> <p>Investment in partnerships in “Other investment” in investment and other assets was 0 million yen in previous fiscal year.</p> <p>(Statements of Income)</p> <p>Losses for refund of interest received from customers, which had been included in "others " in other operating expenses in the previous fiscal year, was shown separately as "Losses for refund of interest received from customers" from the current fiscal year as they have exceeded more than 5% of other operating expenses. Losses for refund of interest received from customers, which was included in "others" in other operating expenses in the previous fiscal year, amounted to 10,981 million yen.</p>

Footnotes to Non-Consolidated Balance Sheets

Previous Fiscal Year (as of March 31, 2005)	Current Fiscal Year (as of March 31, 2006)																																														
<p>*1 The assets pledged as security and the corresponding secured liabilities are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Pledged assets</td> <td style="text-align: right;">(millions of yen)</td> </tr> <tr> <td>Cash in hand and at banks</td> <td style="text-align: right;">3,032</td> </tr> <tr> <td>Direct cash loans</td> <td style="text-align: right;">395,875</td> </tr> <tr> <td>Buildings</td> <td style="text-align: right;">4,966</td> </tr> <tr> <td>Structures</td> <td style="text-align: right;">17</td> </tr> <tr> <td>Land</td> <td style="text-align: right;">18,904</td> </tr> <tr> <td><u>Total</u></td> <td style="text-align: right;"><u>422,794</u></td> </tr> <tr> <td>Secured liabilities</td> <td style="text-align: right;">(millions of yen)</td> </tr> <tr> <td>Current portion of long-term borrowings</td> <td style="text-align: right;">17,023</td> </tr> <tr> <td>Current portion of long-term borrowings from affiliates</td> <td style="text-align: right;">20,020</td> </tr> <tr> <td>Long term borrowings</td> <td style="text-align: right;">5,575</td> </tr> <tr> <td>Long-term borrowings from affiliates</td> <td style="text-align: right;">217,957</td> </tr> <tr> <td><u>Total</u></td> <td style="text-align: right;"><u>260,575</u></td> </tr> </table> <p>In addition to the above, direct cash loans of 20,260 million yen may be pledged as collateral for the long-term borrowings of 16,763 million yen, including the current portion of it, upon requests from financial institutions under agreements. Investments in affiliated companies of 15 million yen is subject to purchase options by contracts.</p>	Pledged assets	(millions of yen)	Cash in hand and at banks	3,032	Direct cash loans	395,875	Buildings	4,966	Structures	17	Land	18,904	<u>Total</u>	<u>422,794</u>	Secured liabilities	(millions of yen)	Current portion of long-term borrowings	17,023	Current portion of long-term borrowings from affiliates	20,020	Long term borrowings	5,575	Long-term borrowings from affiliates	217,957	<u>Total</u>	<u>260,575</u>	<p>*1 The assets pledged as security and the corresponding secured liabilities are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Pledged assets</td> <td style="text-align: right;">(millions of yen)</td> </tr> <tr> <td>Direct cash loans</td> <td style="text-align: right;">299,312</td> </tr> <tr> <td>Buildings</td> <td style="text-align: right;">3,496</td> </tr> <tr> <td>Structures</td> <td style="text-align: right;">13</td> </tr> <tr> <td>Land</td> <td style="text-align: right;">12,688</td> </tr> <tr> <td><u>Total</u></td> <td style="text-align: right;"><u>315,509</u></td> </tr> <tr> <td>Secured liabilities</td> <td style="text-align: right;">(millions of yen)</td> </tr> <tr> <td>Current portion of long-term borrowings</td> <td style="text-align: right;">39,134</td> </tr> <tr> <td>Long-term borrowings</td> <td style="text-align: right;">185,723</td> </tr> <tr> <td><u>Total</u></td> <td style="text-align: right;"><u>224,857</u></td> </tr> </table> <p>Amounts stated above include the portion which is related to the financing scheme by way of trusts of direct cash loans to customers (Direct cash loans to customers; 297,132 million yen, long-term borrowings (including current portion thereof); 217,957 million yen).</p> <p>In addition to the above, direct cash loans to customers of 12,320 million yen may be pledged as collateral for the long-term borrowings of 9,000 million yen, including the current portion thereof, upon requests from financial institutions under agreements</p>	Pledged assets	(millions of yen)	Direct cash loans	299,312	Buildings	3,496	Structures	13	Land	12,688	<u>Total</u>	<u>315,509</u>	Secured liabilities	(millions of yen)	Current portion of long-term borrowings	39,134	Long-term borrowings	185,723	<u>Total</u>	<u>224,857</u>
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<p>*2 The total outstanding balance 1,568,725 million yen of direct cash loans to customer is only for unsecured loans to individuals.</p> <p>3 Commitment of Direct cash loans</p> <p>Regarding Direct cash loans, once a credit limit has been established for a customer, the customer may access his or her credit line on a revolving basis. The unused portion of each customer's credit line as of the end of fiscal year was 426,479 million yen which included 259,400 million yen of the unused portion of credit line for customers who did not have any loan balance. The credit line of a customer is either increased or decreased by the Company at its discretion based on the credit capacity of the customer. The Company believes that the total unused balance of each customer's credit line does not significantly affect the Company's cash flows in the future.</p>	<p>*2 The total outstanding balance 1,540,046 million yen of direct cash loans to customer is only for unsecured loans to individuals.</p> <p>3 Commitment of Direct cash loans</p> <p>Regarding Direct cash loans, once a credit limit has been established for a customer, the customer may access his or her credit line on a revolving basis. The unused portion of each customer's credit line as of the end of fiscal year was 404,304 million yen which included 243,407 million yen of the unused portion of credit line for customers who did not have any loan balance. The credit line of a customer is either increased or decreased by the Company at its discretion based on the credit capacity of the customer. The Company believes that the total unused balance of each customer's credit line does not significantly affect the Company's cash flows in the future.</p>																																														

Previous Fiscal Year (as of March 31, 2005)	Current Fiscal Year (as of March 31, 2006)																		
<p>4 Commitment of long-term borrowings</p> <p>The Company borrows long-term funds under committed lines of credit. The company has available committed lines of credit equal to 150,000 million yen and yen equivalent of \$1,000 million, respectively. At the end of the current fiscal year, the Company's outstanding balances under the committed lines of credit were 129,929 million yen and equivalent of \$500 million in total and remaining unused portion was 20,071 million yen and yen equivalent of \$500 million, respectively.</p> <p>*5 The amount of 32,128 million yen of accumulated depreciation for tangible fixed assets was netted against acquisition cost.</p> <p>6 -</p> <p>*7 Common stock:</p> <table data-bbox="223 1086 798 1153"> <tr> <td>Authorized; Common stocks</td> <td>430,000</td> <td>(thousand shares)</td> </tr> <tr> <td>Issued; Common stocks</td> <td>147,295</td> <td>(thousand shares)</td> </tr> </table> <p>*8 The number of the treasury stocks the Company holds:</p> <table data-bbox="335 1198 798 1232"> <tr> <td>Common stocks</td> <td>6,589,145</td> <td>(shares)</td> </tr> </table> <p>*9 The Company's share in loss of anonymous partnerships amounted to 1,222 million yen, of which 1,030million yen was deducted directly from the investments in those partnerships. The remaining 192 million yen, the excess of the Company's share in losses over the acquisition costs of such investments, were recorded as long-term account payable ("Other fixed liabilities").</p>	Authorized; Common stocks	430,000	(thousand shares)	Issued; Common stocks	147,295	(thousand shares)	Common stocks	6,589,145	(shares)	<p>4 Commitment of long-term borrowings</p> <p>The Company borrows long-term funds under committed lines of credit. The company has available committed lines of credit equal to 3,500 million yen , respectively. At the end of the current fiscal year, the Company's outstanding balances under the committed lines of credit was equivalent of \$1,814 million in total and remaining unused portion was yen equivalent of \$1,686 million, respectively.</p> <p>*5 The amount of 33,944 million yen of accumulated depreciation for tangible fixed assets was netted against acquisition cost.</p> <p>6 Contingent liabilities</p> <p>Contingent liabilities related to the contracts assuming the obligation of bonds</p> <p>The unsecured bond (second issuance) with term of 7 years</p> <p style="padding-left: 40px;">30,000 million yen</p> <p>The unsecured bond (fourth issuance) with term of 7 years</p> <p style="padding-left: 40px;">30,000 million yen</p> <p>*7 Common stock:</p> <table data-bbox="853 1086 1423 1153"> <tr> <td>Authorized; Common stocks</td> <td>430,000</td> <td>(thousand shares)</td> </tr> <tr> <td>Issued; Common stocks</td> <td>147,295</td> <td>(thousand shares)</td> </tr> </table> <p>*8 The number of the treasury stocks the Company holds:</p> <table data-bbox="981 1198 1423 1232"> <tr> <td>Common stocks</td> <td>6,589,175</td> <td>(shares)</td> </tr> </table> <p>*9 -</p>	Authorized; Common stocks	430,000	(thousand shares)	Issued; Common stocks	147,295	(thousand shares)	Common stocks	6,589,175	(shares)
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Previous Fiscal Year (as of March 31, 2005)	Current Fiscal Year (as of March 31, 2006)
<p>*10 Delinquent loans receivable</p> <p>Loans to bankrupt borrowers; 520 million yen Loans to bankrupt borrowers are loans under declaration of bankruptcy, reconstruction and similar proceedings and in addition, whose interest is no longer accrued as income since the principal or interest on such loans is unlikely to be repaid in view of the considerable period of delinquencies of the principal and interest, or other circumstances.</p> <p>Delinquent loans; 55,961 millions yen Delinquent loans are loans whose interest is no longer accrued as income since the principal or interest on such loan is unlikely to be repaid in view of the considerable period of delinquencies of the principal and interest, or other circumstances, and do not include loans to bankrupt borrowers.</p> <p>From the current fiscal year, interests on delinquent loans past due 180 days or more, which do not include loans to bankrupt borrowers, were no longer accrued as income and consequently, the principals of those delinquent loans were disclosed as indicated above. Please note that the allowance for credit losses was fully provided against the accrued interest income on those delinquent loans before the current fiscal year.</p> <p>Delinquent loans past due three month or more; 21,810 million yen Delinquent loans past due three months or more are loans which are delinquent for three months or more from the due date of interest or principal under the term of related loan agreements and do not include loans to bankrupt borrowers and delinquent loans.</p> <p>Restructured loans; 113,287 million yen (106,163 million yen) Restructured loans are loans with concessionary interest rates, as well as loans with negotiated terms regarding the timing of interest and principal payment. Restructured loans do not include loans to bankrupt borrowers, delinquent loans and delinquent loans past due three months or more. The loans classified as restructured loans include loan receivables current or less than 31 days past due, the amount of which is indicated in the parenthesis as above.</p>	<p>*10 Delinquent loans receivable</p> <p>Loans to bankrupt borrowers; 1,115 million yen Loans to bankrupt borrowers are loans under declaration of bankruptcy, reconstruction and similar proceedings and in addition, whose interest is no longer accrued as income since the principal or interest on such loans is unlikely to be repaid in view of the considerable period of delinquencies of the principal and interest, or other circumstances.</p> <p>Delinquent loans; 64,072 millions yen Delinquent loans are loans whose interest is no longer accrued as income since the principal or interest on such loan is unlikely to be repaid in view of the considerable period of delinquencies of the principal and interest, or other circumstances, and do not include loans to bankrupt borrowers.</p> <p>Delinquent loans past due three month or more; 24,890 million yen Delinquent loans past due three months or more are loans which are delinquent for three months or more from the due date of interest or principal under the term of related loan agreements and do not include loans to bankrupt borrowers and delinquent loans.</p> <p>Restructured loans; 105,153 million yen (98,819 million yen) Restructured loans are loans with concessionary interest rates, as well as loans with negotiated terms regarding the timing of interest and principal payment. Restructured loans do not include loans to bankrupt borrowers, delinquent loans and delinquent loans past due three months or more. The loans classified as restructured loans include loan receivables current or less than 31 days past due, the amount of which is indicated in the parenthesis as above.</p>

Previous Fiscal Year (as of March 31, 2005)	Current Fiscal Year (as of March 31, 2006)
<p>11 Restriction on dividend</p> <p>(1) The net increase in Shareholders' equity resulting from the valuation of the assets by the market quotation is 21,039 million yen, which is stipulated by the Enforcement Regulation 124-3 of The Commercial Code.</p> <p>(2) Certain covenants were applied to 298,442 million yen of borrowings and 58,567 million yen of bonds. The company should repay or redeem the outstanding balance in a lump-sum by acceleration to creditors if the Company could not comply with such covenants. Those covenants with respect to restriction of dividend payment were as follows;</p> <p>A in case of the balance of consolidated shareholders' equity being less than 250,000 million yen;</p> <p>B in case of the ratio of consolidated shareholders' equity against consolidated total assets being less than 20%;</p> <p>C in case of the ratio of annual increase amount of contingent liabilities against net income deducting both dividends and bonus to directors being more than 75%; (The strictest conditions are listed.)</p> <p>In addition to the above, the holders of the Euroyen 120,000 million bonds due 2034 have the option to request the redemption of the bonds prior to the maturity date when certain conditions are met. "Certain conditions" related to restriction on dividend payment are as follows;</p> <p>A in case of the balance of net tangible assets being less than 350,000 million yen;</p> <p>B in case of the ratio of shareholders' equity based on net tangible assets being less than 25%;</p> <p>C in case of the ratio of annual increase amount of contingent liabilities against net income deducting both dividends and bonus to directors being more than 75%;</p> <p>Please note that net tangible assets are determined by shareholders' equity after deduction of intangible assets, including deferred charges and deferred income tax assets.</p>	<p>11 Restriction on dividend</p> <p>(1) The net increase in Shareholders' equity resulting from the valuation of the assets by the market quotation is 9,532 million yen, which is stipulated by the Enforcement Regulation 124-3 of The Commercial Code.</p> <p>(2) Certain covenants were applied to 52,836 million yen of borrowings and 58,567 million yen of bonds. The company should repay or redeem the outstanding balance in a lump-sum by acceleration to creditors if the Company could not comply with such covenants. Those covenants with respect to restriction of dividend payment were as follows;</p> <p>A in case of the balance of consolidated shareholders' equity being less than 250,000 million yen;</p> <p>B in case of the ratio of consolidated shareholders' equity against consolidated total assets being less than 20%;</p> <p>C in case of the ratio of annual increase amount of contingent liabilities against net income deducting both dividends and bonus to directors being more than 75%; (The strictest conditions are listed.)</p> <p>In addition to the above, the holders of the Euroyen 120,000 million bonds due 2034 have the option to request the redemption of the bonds prior to the maturity date when certain conditions are met. "Certain conditions" related to restriction on dividend payment are as follows;</p> <p>A in case of the balance of net tangible assets being less than 350,000 million yen;</p> <p>B in case of the ratio of shareholders' equity based on net tangible assets being less than 25%;</p> <p>C in case of the ratio of annual increase amount of contingent liabilities against net income deducting both dividends and bonus to directors being more than 75%;</p> <p>Please note that net tangible assets are determined by shareholders' equity after deduction of intangible assets, including deferred charges and deferred income tax assets.</p>

Footnotes to Non-Consolidated Statements of Income

<p style="text-align: center;">Previous Fiscal Year (from April 1, 2004 to March 31, 2005)</p>	<p style="text-align: center;">Current Fiscal Year (from April 1, 2005 to March 31, 2006)</p>
<p>1. Basis for classification of financial income and expenses on the statements of income</p> <p>(1) Financial income stated as operating revenues; Include all financial revenue excluding dividends and interest received from affiliated companies and excluding dividends and interest and so forth received on investments in securities.</p> <p>(2) Financial expenses stated as operating expenses; Include all financial expenses excluding interest payable and so forth which has no relationship with operating revenues.</p>	<p>1. Basis for classification of financial income and expenses on the statements of income</p> <p>(1) Financial income stated as operating revenues; The same as the previous fiscal year.</p> <p>(2) Financial expenses stated as operating expenses; The same as the previous fiscal year.</p>

Previous Fiscal Year (from April 1, 2004 to March 31, 2005)	Current Fiscal Year (from April 1, 2005 to March 31, 2006)																																																	
*2. -	<p>*2. For purposes of recognition and measurement of an impairment loss, the assets used for business are grouped based on each business, and the assets for rent and those not in use are grouped based on each property.</p> <p>Due to the consecutive decline of land price and other factors for the assets not in use, and due to the serious deterioration of profitability and the consecutive decline of land price for a part of the assets for rent, the book values of those assets were written down to the value that is estimated to be collectible, resulting in recognition of loss on impairment of fixed assets amounting to 18,749 million yen as an extraordinary loss item.</p> <p>Impairment losses by account are as follows: (millions of yen)</p> <table border="1" data-bbox="818 674 1398 824"> <thead> <tr> <th>Buildings</th> <th>257</th> </tr> </thead> <tbody> <tr> <td>Structures</td> <td>4</td> </tr> <tr> <td>Land</td> <td>17,111</td> </tr> <tr> <td>Construction in progress</td> <td>1,147</td> </tr> <tr> <td>Investment in lands</td> <td>230</td> </tr> </tbody> </table> <p>Impairment losses by classification and location are as follows:</p> <p>Assets not in use (millions of yen)</p> <table border="1" data-bbox="812 983 1398 1178"> <thead> <tr> <th>Classification</th> <th>Location</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Land</td> <td>Karuizawa</td> <td>243</td> </tr> <tr> <td>Investment in land</td> <td>Aomori rokunohe</td> <td>230</td> </tr> <tr> <td>Land and buildings</td> <td>Amamiohshima and other six items</td> <td>242</td> </tr> <tr> <td>Total</td> <td></td> <td>715</td> </tr> </tbody> </table> <p>Assets for rent (millions of yen)</p> <table border="1" data-bbox="813 1279 1410 1610"> <thead> <tr> <th>Classification</th> <th>Location</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Land</td> <td>Kobe sannomiya</td> <td>7,002</td> </tr> <tr> <td>Land and Construction in progress</td> <td>Koujimachi</td> <td>4,244</td> </tr> <tr> <td>Land</td> <td>Ikebukuro</td> <td>2,659</td> </tr> <tr> <td>Land, buildings and structures</td> <td>Komagome</td> <td>1,936</td> </tr> <tr> <td>Land, buildings and structures</td> <td>Chiba</td> <td>1,331</td> </tr> <tr> <td>Land, buildings and structures</td> <td>Kanda and other five items</td> <td>861</td> </tr> <tr> <td>Total</td> <td></td> <td>18,034</td> </tr> </tbody> </table> <p>The total impairment losses; 18,749 million yen</p> <p>Collectible amount is net market value for assets not in use and the higher of either net market value or value in use for assets for rent. Net market value is based on the appraisal value by real estate appraiser. Value in use is calculated by discounting future cash flow by 6.1%.</p>	Buildings	257	Structures	4	Land	17,111	Construction in progress	1,147	Investment in lands	230	Classification	Location	Amount	Land	Karuizawa	243	Investment in land	Aomori rokunohe	230	Land and buildings	Amamiohshima and other six items	242	Total		715	Classification	Location	Amount	Land	Kobe sannomiya	7,002	Land and Construction in progress	Koujimachi	4,244	Land	Ikebukuro	2,659	Land, buildings and structures	Komagome	1,936	Land, buildings and structures	Chiba	1,331	Land, buildings and structures	Kanda and other five items	861	Total		18,034
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Footnotes to Lease Transactions

Previous Fiscal Year (from April 1, 2004 to March 31, 2005)				Current Fiscal Year (from April 1, 2005 to March 31, 2006)
Finance lease transactions other than those where ownership of the leased asset is transferred to the lessee.				Finance lease transactions other than those where ownership of the leased asset is transferred to the lessee.
1 Equivalent of acquisition cost, accumulated depreciation and net book value of the leased assets at the end of the fiscal year				1 Equivalent of acquisition cost, accumulated depreciation and net book value of the leased assets at the end of the fiscal year
(millions of yen)				(millions of yen)
	Equivalent of acquisition cost	Equivalent of accumulated depreciation	Equivalent of net book value	
Equipment and furniture	5,088	3,753	1,334	Equipment and furniture
Total	5,088	3,753	1,334	Total
Equipment and furniture	2,586	2,057	528	Equipment and furniture
Total	2,586	2,057	528	Total
Note: Equivalent of acquisition cost included the portion of interest thereon as the outstanding lease fee payable is insignificant compared to the balances of tangible fixed assets.				Note: The same as the previous fiscal year.
2 Outstanding lease fee payable at the end of the fiscal year				2 Outstanding lease fee payable at the end of the fiscal year
(millions of yen)				(millions of yen)
Due within one year			806	Due within one year
Due over one year			529	Due over one year
Total			1,334	Total
Due within one year			387	Due within one year
Due over one year			141	Due over one year
Total			528	Total
Note: As the outstanding lease fee payable at the end of the fiscal year is insignificant compared to the balances of tangible fixed assets at the end of the fiscal year, the outstanding lease fee payable included the portion of interest thereon.				Note: The same as the previous fiscal year.
3 Lease fee and equivalent of depreciation:				3 Lease fee and equivalent of depreciation:
1,319million of yen				802million of yen
4 Method of calculation of equivalent of depreciation				4 Method of calculation of equivalent of depreciation
Calculated by using the straight-line method, assuming that the lease period is the useful life of the asset and a residual value is zero.				The same as the previous fiscal year.
				(Impairment loss)
				No impairment loss is recorded for leased assets.

Footnotes to Marketable Securities: There were no investments in subsidiaries and affiliates with market value in the previous fiscal year and the current fiscal year.

Footnotes to the Deferred Tax Accounting

Previous Fiscal Year (as of March 31, 2005)	Current Fiscal Year (as of March 31, 2006)																																																																																				
<p>1 The tax effects of temporary differences which give rise to significant portions of the deferred tax assets and liabilities are as follows:</p> <p style="text-align: right;">(millions of yen)</p> <table> <tr> <td colspan="2">Current deferred tax assets;</td> </tr> <tr> <td>Direct cash loans to customers</td> <td style="text-align: right;">7,739</td> </tr> <tr> <td>Accrued interest income on direct cash loans to customers</td> <td style="text-align: right;">4,142</td> </tr> <tr> <td>Allowance for credit losses</td> <td style="text-align: right;">8,867</td> </tr> <tr> <td>Accrued enterprise tax</td> <td style="text-align: right;">3,076</td> </tr> <tr> <td>Allowance for bonuses</td> <td style="text-align: right;">359</td> </tr> <tr> <td>Others</td> <td style="text-align: right;">382</td> </tr> <tr> <td style="border-top: 1px solid black;">Sub total</td> <td style="text-align: right; border-top: 1px solid black;">24,565</td> </tr> <tr> <td colspan="2">Non-current deferred tax assets;</td> </tr> <tr> <td>Investments in securities</td> <td style="text-align: right;">408</td> </tr> <tr> <td>Investments in affiliates</td> <td style="text-align: right;">415</td> </tr> <tr> <td>Allowance for retirement benefits</td> <td style="text-align: right;">1,036</td> </tr> <tr> <td>Others</td> <td style="text-align: right;">302</td> </tr> <tr> <td style="border-top: 1px solid black;">Sub total</td> <td style="text-align: right; 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Footnotes to Statistics per Share

Previous Fiscal Year (from April 1, 2004 to March 31, 2005)		Current Fiscal Year (from April 1, 2005 to March 31, 2006)	
Net assets per share;	6,857.52 yen	Net assets per share;	6,888.16 yen
Net income per share;	473.63 yen	Net income per share;	277.42 yen
Net income per share –diluted;	460.57 yen	Net income per share –diluted;	269.78 yen

Note: Basis for calculating net income net income per share and net income per share –diluted is as follows;

(millions of yen)

	Previous Fiscal Year (from April 1, 2004 to March 31, 2005)	Current Fiscal Year (from April 1, 2005 to March 31, 2006)
Net income per share		
Net income for the fiscal year	66,711	39,080
Net income not available to common shareholders	62	45
(Bonuses to directors and corporate auditors included in the above)	(62)	(45)
Net income for common stock	66,650	39,035
Average number of shares outstanding during the current fiscal year (thousand shares)	140,723	140,706
Net income per share -diluted		
Net income effect of dilutive securities	-	-
Incremental shares of common stocks from dilutive securities (thousand shares)	3,989	3,989
(Incremental shares from assumed conversions of convertible bonds included in the above)	(3,989)	(3,989)

Subsequent Events

None

2. Actual Operating Results

(1) Break-down of Operating Revenues

Term Source of Revenues		Previous Fiscal Year (from April 1, 2004 to March 31, 2005)		Current Fiscal Year (from April 1, 2005 to March 31, 2006)		Change	
		Amount (millions of yen)	Composition Ratio (%)	Amount (millions of yen)	Composition Ratio (%)	Amount (millions of yen)	Change Ratio (%)
Interest on direct cash loans	Unsecured loans	347,474	97.4	341,463	97.6	-6,011	-1.7
Commissions earned	Credit card	50	0.0	66	0.0	16	31.9
Other financial income	Interest on bank deposits	144	0.0	498	0.1	354	245.9
	Interest on loans other than direct cash loans	0	0.0	5	0.0	5	3,656.9
	Others	-	-	184	0.1	184	-
	Sub-total	144	0.0	687	0.2	543	376.6
Other operating income	Collection of credit losses previously written-off	8,213	2.3	6,559	1.9	-1,654	-20.1
	Real estate rent	859	0.3	849	0.3	-10	-1.1
	Others	85	0.0	143	0.0	58	67.8
	Sub-total	9,157	2.6	7,551	2.2	-1,606	-17.5
Total		356,825	100.0	349,766	100.0	-7,059	-2.0

Note: "Others" in other operating income consist mainly of fees earned.

(2) Other Statistics

Subject	Term	Previous Fiscal Year (As of March 31, 2005)	Current Fiscal Year (As of March 31, 2006)	Change	Change Ratio
					(%)
Direct cash loans outstanding (millions of yen)		1,568,725	1,540,046	-28,678	-1.8
Unsecured loans		1,568,725	1,540,046	-28,678	-1.8
Secured loans		-	-	-	-
Installment receivables outstanding (millions of yen)		357	494	137	38.3
Number of loan customer account		2,442,560	2,322,917	-119,643	-4.9
Unsecured loans		2,442,560	2,322,917	-119,643	-4.9
Secured loans		-	-	-	-
The number of credit card membership		218,957	254,665	35,708	16.3
Number of branches		1,893	1,898	5	0.3
Manned		528	523	-5	-0.9
Unmanned		1,364	1,364	-	-
Internet Yen shop		1	1	-	-
Quick loan application machines		-	10	10	-
Number of unmanned loan contract machines (Yen-musubi machines)		1,893	1,888	-5	-0.3
Number of cash dispensers and ATMs		38,220	45,450	7,230	18.9
Owned		2,029	2,025	-4	-0.2
Inter-linked		36,191	43,425	7,234	20.0
Number of employees		3,476	3,171	-305	-8.8
Write-offs (millions of yen)		112,858	108,504	-4,355	-3.9
Allowance for credit losses (millions of yen)		137,000	150,430	13,430	9.8