



(Translation)

**Brief Statement of Financial Results at the First Quarter  
for the Fiscal Year Ending March 31, 2007 (Consolidated)**

July 28, 2006

*Company Name:* TAKEFUJI CORPORATION

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

*Code Number:* 8564

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**1. Information at the First Quarter for the Fiscal Year Ending March 31, 2007**

- a. Adoption of simple method in Accounting during the three months period: None
- b. Accounting change during the three months period: None
- c. Changes in scope of consolidation and application of equity method during the three months period: None

**2. Business Results at the First Quarter for the Fiscal Year Ending March 31, 2007 (From April 1, 2006 to June 30, 2006)**

**(1) Consolidated Operating Results**

Note: Figures are rounded to the nearest appropriate unit.

	Operating Revenues		Operating Income		Ordinary Income	
	millions of yen	%	millions of yen	%	millions of yen	%
Three Months Period ended June 2006	86,124	(-2.6)	6,464	(-74.5)	6,098	(-77.0)
Three Months Period ended June 2005	88,418	(-2.8)	25,304	(37.7)	26,502	(35.2)
Fiscal Year ended March 2006	351,259	(-)	87,785	(-)	92,248	(-)

	Net Income (Loss)		Net Income (Loss) per Share	Net Income (Loss) per Share-diluted
	millions of yen	%	yen	yen
Three Months Period ended June 2006	3,647	(-)	25.92	25.20
Three Months Period ended June 2005	(11,297)	(-)	(80.29)	(78.07)
Fiscal Year ended March 2006	46,924	(-)	333.18	323.99

Note. The percentage figures for operating revenues, operating income, ordinary income and net income represent year-on-year changes.

[Qualitative information on the progress situation concerned consolidated operating results for the first quarter of the fiscal year ending March 31, 2007]

In the Japanese economy for the first quarter of the fiscal year ending March 31, 2007, monetary policy of Authority has further executed the termination of zero interest policy from the termination of quantitative supply policy in such circumstances in which plant and equipment investment and personal consumption have been increased and demands in both domestic and overseas market have been revitalized proportionally.

Deflation is likely to come to an end with some factors such as upward trend in the price of materials in general caused by the continuance of high price of oil.

In the consumer finance industry, the amount of claims for refunds of overpayments significantly increased on the heels of Supreme Court decisions on the disclosure of transaction histories and the strict interpretation of the requirements for deemed payment provided in Article 43 of the MoneyLending Control Law.

In addition, review of maximum interest rates has been discussed for the amendment of The MoneyLending Control Law and The Capital Subscription Law in 2007 and the conclusion is still ambiguous.

Also, new entries into the consumer finance industry from other sectors and business segments represented by

credit card companies and IT companies continued in the form of the capital and business alliances. As a result, the environment surrounding the consumer finance industry became increasingly tougher.

In this environment, the Takefuji Group is further reinforcing corporate governance and compliance systems, continued placing its management focus on the improvement of credit quality by maintaining stringent credit control and responding to issues such as multiple debt obligations, personal bankruptcies, credit losses and claims for refunds of overpayments.

Operating revenues for current three-months period is 86,124 million yen and ordinary income is 6,098 million yen. Actual results are behind the plan because sufficient provisions of allowance for claims for refunds of overpayments were recorded.

[Forecasts of Consolidated Operating Results for the Fiscal Year ending March 31, 2007] (From April 1, 2006 to March 31, 2007)

With regard to the forecasts of Consolidated Operating Results for the Interim period and the full year period, the Company is in a position of reviewing the circumstances carefully and reexamining the uncertain factors related to the laws and regulations governing consumer finance industries. The Company intends to comment its forecasts in due course.

## (2) Consolidated Financial Position

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share
	millions of yen	millions of yen	%	yen
Three Months Period ended June 2006	1,758,641	956,161	54.4	6,795.45
Three Months Period ended June 2005	1,782,293	942,080	52.9	6,695.38
Fiscal Year ended March 2006	1,770,909	973,626	55.0	6,919.26

## (3) Consolidated Cash Flows

	Operating Cash Flows	Investing Cash Flows	Financing Cash Flows	Cash and Cash Equivalents as of the end of the three months period (fiscal year)
	millions of yen	millions of yen	millions of yen	millions of yen
Three Months Period ended June 2006	387	-210	-13,014	93,717
Three Months Period ended June 2005	14,398	-10,348	-85,210	74,763
Fiscal Year ended March 2006	90,784	42,376	-183,177	107,022

[Qualitative information on the progress situation concerned consolidated cash flow]

Consolidated cash and cash equivalents (hereinafter called "the funds") at the end of the current three months period decreased by 13,306 million yen to 93,717 million yen compared with the end of the previous fiscal year.

The situation and sources of cash flows for the current three months period are as follows:

(Cash flows from operating activities)

The funds provided by operating activities were 387 million yen. (14,398 million yen for the previous first quarter) The principal sources of these cash flows are as follows: Direct cash loans made to customers as the company's core business of 148,324 million yen, (170,707 million yen) direct cash loans collected from customers of 137,571 million yen (145,122 million yen) and the payment of income taxes of 33,264 million yen, (18,048 million yen) etc.

(Cash flows from investing activities)

The funds used in investing activities were 210 million yen. (10,348 million yen) This was mainly due to payment for acquisition of tangible and intangible assets of 465 million yen (610 million yen) and proceeds from sales and redemption of investments in securities of 235 million yen, (738 million yen) etc.

(Cash flows from financing activities)

The funds used in financing activities were 13,014 million yen. (85,210 million yen) This was mainly due to the proceeds from long-term and short-term borrowings totaling 41,900 million yen (35,000 million yen) and repayments of long-term borrowings of 38,733 million yen (22,842 million yen) and payments for dividends of 16,181 million yen, (7,035 million yen) etc.

## Supplementary Information

### 1. Consolidated Financial Statements

#### (1) First Quarter Consolidated Balance Sheets (Summarized)

Item of accounts	Previous First Quarter Period as of June 30, 2005		Current First Quarter Period as of June 30, 2006		Previous Fiscal Year as of Mar. 31, 2006		
	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	
<b>Assets:</b>							
I Current assets							
1 Cash in hand and at banks	83,794		78,717		67,023		
2 Direct cash loans to customers	1,573,831		1,528,282		1,540,046		
3 Installment receivables	397		536		494		
4 Securities	-		5		5		
5 Inventories	201		335		376		
6 Accrued interest income on loans to customers	11,928		12,536		12,305		
7 Short-term loans receivable	5,000		15,000		40,000		
8 Deferred income tax assets	14,204		40,352		19,502		
9 Other current assets	23,165		21,460		22,936		
Less: allowance for credit losses	-150,078		-165,630		-150,430		
Total current assets	1,562,441	87.7	1,531,593	87.1	1,552,258	87.7	
II Fixed assets							
1 Tangible fixed assets							
(1) Buildings and structures	10,046		9,106		9,315		
(2) Land	35,129		35,093		35,093		
(3) Other tangible fixed assets	5,459	50,634	5,355	49,555	5,385	49,794	
2 Intangible fixed assets		5,497		5,637		5,769	
3 Investments and other assets							
(1) Investments in securities	64,184		27,918		32,432		
(2) Long-term deposit	-		42,830		31,058		
(3) Deferred tax assets	9,909		20,761		17,139		
(4) Other investments and assets	7,695	81,788	8,303	99,812	9,769	90,398	
Total fixed assets		137,919		155,004		145,960	8.2
III Deferred charges		81,933		72,045		72,692	4.1
Total assets		1,782,293	100.0	1,758,641	100.0	1,770,909	100.0

Item of accounts	Previous First Quarter Period as of June 30, 2005		Current First Quarter Period as of June 30, 2006		Previous Fiscal Year as of Mar. 31, 2006	
	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
<b>Liabilities:</b>						
I Current liabilities						
1 Short-term borrowings	23,500		17,500		-	
2 Current maturities of bonds	1,376		68,000		68,000	
3 Current portion of long-term borrowings	112,966		105,354		113,986	
4 Accrued income taxes	5,903		17,828		27,169	
5 Allowance for bonuses	195		194		754	
6 Allowance for bonuses of directors and corporate auditors	-		11		-	
7 Allowance for losses for refund of interest received from customers	-		30,900		22,500	
8 Other current liabilities	14,582		16,347		14,615	
Total current liabilities	158,523	8.9	256,134	14.5	247,024	13.9
II Fixed liabilities						
1 Bonds	363,345		228,567		228,567	
2 Long-term borrowings	301,451		299,603		305,304	
3 Deferred tax liabilities	385		172		201	
4 Allowance for retirement benefits of employees	2,729		3,068		3,060	
5 Allowance for retirement benefits of directors and corporate auditors	79		95		104	
6 Other fixed liabilities	13,701		14,842		13,024	
Total fixed liabilities	681,690	38.2	546,346	31.1	550,260	31.1
Total liabilities	840,213	47.1	802,480	45.6	797,283	45.0

Item of accounts	Previous First Quarter Period as of June 30, 2005		Current First Quarter Period as of June 30, 2006		Previous Fiscal Year as of Mar. 31, 2006	
	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
<b>Shareholders' Equity</b>						
I Common stock	30,478	1.7	-	-	30,478	1.7
II Capital surplus	52,263	2.9	-	-	52,263	2.9
III Retained earnings	879,747	49.4	-	-	921,787	52.1
IV Net unrealized gains on Investments in securities	20,539	1.2	-	-	9,767	0.6
V Foreign currency translation adjustments	-171	-0.0	-	-	107	0.0
VI Treasury stock	-40,776	-2.3	-	-	-40,776	-2.3
Total shareholders' equity	942,080	52.9	-	-	973,626	55.0
Total liabilities and shareholders' equity	1,782,293	100.0	-	-	1,770,909	100.0
<b>Net assets</b>						
I Shareholders' Equity						
1 Common stock	-	-	30,478	1.7	-	-
2 Capital surplus	-	-	52,263	3.0	-	-
3 Retained earnings	-	-	909,208	51.7	-	-
4 Treasury stock	-	-	-40,776	-2.3	-	-
Total Shareholders' Equity	-	-	951,174	54.1	-	-
II Valuation and foreign currency translation adjustment						
1 Net unrealized gains on Investments in securities	-	-	7,219	0.4	-	-
2 Deferred hedge gains or losses	-	-	-2,307	-0.1	-	-
3 Foreign currency translation adjustments	-	-	75	0.0	-	-
Total Valuation and foreign currency translation adjustment	-	-	4,988	0.3	-	-
Total net assets	-	-	956,161	54.4	-	-
Total liabilities and net assets	-	-	1,758,641	100.0	-	-

**(2) First Quarter Consolidated Statements of Income (Summarized)**

Item of accounts	Previous Three Months Period from Apr. 1 to June 30, 2005		Current Three Months Period from Apr. 1 to June 30, 2006		Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006				
	Amount (millions of yen)		Compo- sition Ratio (%)	Amount (millions of yen)		Compo- sition Ratio (%)	Amount (millions of yen)		Compo- sition Ratio (%)
I Operating revenues									
1 Interest income on direct cash loans		85,606			83,381			341,463	
2 Commissions earned		15			20			65	
3 Other financial income		100			773			736	
4 Other operating income		2,697			1,950			8,995	
Total operating revenues		88,418	100.0		86,124	100.0		351,259	100.0
II Operating expenses									
1 Financial expenses									
(1) Borrowing interest expenses	1,869			2,214			8,750		
(2) Bond interest expenses	3,055			2,511			10,665		
(3) Other financial expenses	298	5,221		306	5,031		1,130	20,546	
2 Other operating expenses									
(1) Advertising expenses	3,053			3,289			12,298		
(2) Provision of allowance for credit losses	33,566			37,734			121,934		
(3) Provision of allowance for losses for refund of interest received from customers	-			17,388			22,500		
(4) Losses for refund of interest received from customers	-			-			18,699		
(5) Wages and bonuses	4,509			4,107			16,848		
(6) Provision of allowance for bonuses	195			193			754		
(7) Provision of allowance for bonuses of directors and corporate auditors	-			11			-		
(8) Provision of allowance for retirement benefits of employees	224			106			895		
(9) Provision of allowance for retirement benefits of directors and corporate auditors	5			7			30		
(10) Temporary employment cost	280			320			1,202		
(11) Rent	1,862			1,769			7,331		
(12) Depreciation and amortization	805			836			3,401		
(13) Handling charges	2,571			2,546			10,615		
(14) Others	10,824	57,893		6,324	74,630		26,421	242,928	
Total operating expenses		63,115	71.4		79,661	92.5		263,474	75.0
Operating income		25,304	28.6		6,464	7.5		87,785	25.0

Item of accounts	Previous Three Months Period from Apr. 1 to June 30, 2005		Current Three Months Period from Apr. 1 to June 30, 2006		Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006	
	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
III Non-operating income						
1 Dividends income received	481		144		2,668	
2 Insurance dividends received	-		-		129	
3 Gain on investments in partnerships	210		61		-	
4 Foreign exchange gains	487		-		1,602	
5 Other non-operating income	83	1,260	35	239	278	4,678
IV Non-operating expenses						
1 Loss on sales of securities	41		-		44	
2 Loss on disposal or sales of fixed assets	17		5		76	
3. Loss on investments in partnerships	-		-		43	
4 Option fees	-		131		47	
5 Foreign exchange losses	-		468		-	
6 Other non-operating expenses	4	62	1	606	6	215
Ordinary income		26,502		6,098		92,248
V Extraordinary income						
1 Gain on sales of investments in securities	-		-		28,264	
2 Gain on redemption of bonds	-	-	-	-	189	28,452
VI Extraordinary losses						
1 Loss on devaluation of investments in securities	1		63		29	
2 Loss on redemption of bonds	2,418		-		2,418	
3 Loss on impairment of fixed assets	47,525		-		47,525	
4 Other extraordinary losses	15	49,958	-	63	327	50,298
Income before income taxes		-		6,035		70,402
Loss before income taxes		23,456		-		-
Corporate taxes, inhabitants taxes and enterprise taxes	7,276		23,651		49,907	
Corporate taxes refund	-8,219		-		-10,043	
Deferred income tax expenses	-11,217	-12,159	-13.7	-21,263	2,388	23,478
Net income		-		3,647		46,924
Net loss		11,297	12.8			-

**(3) First Quarter Consolidated Statements of Retained Earnings and First Quarter Consolidated Statement of Changes in Net Assets**

**First Quarter Consolidated Statements of Retained Earnings**

Item of accounts	Previous Three Months Period from Apr. 1 to June 30, 2005		Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006	
	Amount (millions of yen)		Amount (millions of yen)	
<b>(Capital Surplus)</b>				
I Capital surplus at the beginning of the three months period (fiscal year)		52,263		52,263
II Capital Surplus at the end of the three months period (fiscal year)		52,263		52,263
<b>(Retained earnings)</b>				
I Retained earnings at the beginning of the three months period (fiscal year)		898,141		898,141
II Increase in retained earnings				
1 Net income	-	-	46,924	46,924
III Decrease in retained earnings				
1 Net loss	11,297		-	
2 Dividends	7,035		23,216	
3 Bonuses to directors	62	18,394	62	23,278
IV Retained earnings at the end of the three months period (fiscal year)		879,747		921,787

**First Quarter Consolidated Statement of Changes in Net Assets**

(Current Three Months Period from Apr. 1 to June 30, 2006)

millions of yen

	Shareholders' equity					Valuation and translation adjustments		
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Net unrealized gains on Investments in securities	Deferred hedge gains or losses	Foreign currency translation adjustments
Balance as of March 31, 2006	30,478	52,263	921,787	-40,776	963,753	9,767	-	107
Changes of items during three months period								
Dividends	-	-	-16,181	-	-16,181	-	-	-
Bonuses for directors and corporate auditors	-	-	-45	-	-45	-	-	-
Net Income	-	-	3,647	-	3,647	-	-	-
Acquisition of treasury stock	-	-	-	-0	-0	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-	-2,548	-2,307	-31
Total changes of items during three months period	-	-	-12,579	-0	-12,579	-2,548	-2,307	-31
Balance as of June 30, 2006	30,478	52,263	909,208	-40,776	951,174	7,219	-2,307	75

**(4) First Quarter Consolidated Statements of Cash Flows (Summarized)**

	Previous Three Months Period from Apr. 1 to June 30, 2005	Current Three Months Period from Apr. 1 to June 30, 2006	Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006
Item of accounts	Amount (millions of yen)	Amount (millions of yen)	Amount (millions of yen)
I Cash flows from operating activities			
Income before income taxes	-	6,035	70,402
Loss before income taxes	-23,456	-	-
Depreciation and amortization	805	836	3,401
Loss on impairment of fixed assets	47,525	-	47,525
Gain or loss on investments in partnerships	-209	-1	369
Increase or decrease in allowance for employees' retirement benefits	114	8	445
Increase or decrease in allowance for retirement benefits of directors and corporate auditors	5	-9	30
Increase or decrease in allowance for credit losses	13,078	15,200	13,430
Increase or decrease in allowance for losses for refund of interest received from customers	-	8,400	22,500
Write-offs	20,488	22,534	108,504
Non-operating interest income and dividend income	-481	-144	-2,668
Loss on sales of securities	41	-	44
Loss on disposal or sales of tangible fixed assets	17	5	76
Gain on sales of investments in securities	-	-	-28,264
Loss on devaluation of investments in securities	1	63	29
Gain on redemption of bonds	-	-	-189
Loss on redemption of bonds	-	-	2,418
Increase or decrease in accrued interest income on loans to customers	185	-231	-192
Direct cash loans made to customers	-170,707	-148,324	-651,803
Direct cash loans collected from customers	145,122	137,571	572,036
Increase or decrease of long-term deposit	-	-11,772	-31,058
Others	-563	2,666	-7,434
Sub total	31,965	32,836	119,600
Non-operating interest income and dividend income received	481	144	2,668
Income taxes paid	-18,048	-33,264	-40,591
Income taxes refunded	-	671	9,107
Net cash provided by operating activities	14,398	387	90,784

	Previous Three Months Period from Apr. 1 to June 30, 2005	Current Three Months Period from Apr. 1 to June 30, 2006	Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006
Item of accounts	Amount (millions of yen)	Amount (millions of yen)	Amount (millions of yen)
II Cash flows from investing activities			
Increase or decrease in time deposits	-10,500	-	500
Increase or decrease in pledged bank deposits	1	-	3,032
Payments for purchase of tangible fixed assets	-96	-211	-752
Payments for purchase of intangible fixed assets	-514	-254	-1,833
Proceeds from sales or redemption of securities	278	-	278
Payments for purchase of investments in securities	-259	-	-655
Proceeds from sales or redemption of investments in securities	738	235	42,126
Payments for acquisition of investments in partnerships	-	-	-515
Proceeds from collection of investments in partnerships	-	19	103
Others	3	1	93
Net cash provided by investing activities	-10,348	-210	42,376
III Cash flows from financing activities			
Increase or decrease in short-term borrowings	23,500	17,500	-
Proceeds from long-term borrowings	11,500	24,400	265,740
Repayments of long-term borrowings	-22,842	-38,733	-272,209
Repayments for redemption of bonds	-90,333	-	-153,490
Acquisition or sales of treasury stock, net	-0	-0	-0
Cash dividends paid	-7,035	-16,181	-23,216
Net cash used in financing activities	-85,210	-13,014	-183,177
IV Effect of exchange rate changes on cash and cash equivalents	487	-468	1,603
V Net increase or decrease in cash and cash equivalents	-80,674	-13,306	-48,414
VI Cash and cash equivalents at the beginning of the three months period (fiscal year)	155,436	107,022	155,436
VII Cash and cash equivalents at the end of the three months period (fiscal year)	74,763	93,717	107,022

**Significant Accounting Policies for Three Months Consolidated Financial Statements**

Previous Three Months Period From Apr. 1 to June 30, 2005	Current Three Months Period from Apr. 1 to June 30, 2006	Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006
<p><b>1. Scope of consolidation</b> As of June 30, 2005, the number of consolidated subsidiaries were 10 as listed below;</p> <p>Kyoritsu Estate Co., Ltd. TWJ VC Co., Ltd. Takefuji Capital Co., Ltd. Take One Co., Ltd. TSR Co., Ltd. G.H Investment Co., Ltd. TWJ Co., Ltd. TWJ EURO Co., Ltd. TDS Co., Ltd. Takefuji Bull Mart Co., Ltd.</p> <p><b>2. Application of the equity method</b> No entities are subject to the equity method of accounting.</p> <p><b>3. The first quarter - end of consolidated subsidiaries</b> The first quarter-end date of each subsidiary listed hereunder is respectively described, TWJ Co., Ltd. : May 31 Take One Co., Ltd. : April 30 TSR Co., Ltd. : March 31 G.H Investment Co., Ltd. : March 31</p> <p>For these consolidated subsidiaries, their financial statements at the above-mentioned first quarter-end date is used respectively in the preparation of consolidated financial statements of Takefuji Corporation. Adjustments are made in the consolidated accounts for any significant transactions that occur between these dates and the consolidated balance sheet date.</p>	<p><b>1. Scope of consolidation</b> As of June 30, 2006, the number of consolidated subsidiaries were 9 as listed below;</p> <p>Kyoritsu Estate Co., Ltd. TWJ VC Co., Ltd. Takefuji Capital Co., Ltd. Take One Co., Ltd. TSR Co., Ltd. G.H Investment Co., Ltd. TWJ Co., Ltd. TWJ EURO Co., Ltd. TDS Co., Ltd.</p> <p><b>2. Application of the equity method</b> The same as the previous three months period.</p> <p><b>3. The first quarter - end of consolidated subsidiaries</b> The same as the previous three months period.</p>	<p><b>1. Scope of consolidation</b> As of March 31, 2006, the number of consolidated subsidiaries were 9 as listed below;</p> <p>Kyoritsu Estate Co., Ltd. TWJ VC Co., Ltd. Takefuji Capital Co., Ltd. Take One Co., Ltd. TSR Co., Ltd. G.H Investment Co., Ltd. TWJ Co., Ltd. TWJ EURO Co., Ltd. TDS Co., Ltd.</p> <p>The Company sold all the stock of Takefuji Bull Mart Co.,Ltd on July 15, 2005. Therefore its financial statements as of July 15, 2005 are used for consolidation.</p> <p><b>2. Application of the equity method</b> No entities are subject to the equity method of accounting.</p> <p><b>3. The fiscal year - end of consolidated subsidiaries</b> The fiscal year-end date of each subsidiary listed hereunder is respectively described, TWJ Co., Ltd. : February 28 Take One Co., Ltd. : January 31 TSR Co., Ltd. : December 31 G.H Investment Co., Ltd. : December 31</p> <p>For these consolidated subsidiaries, their financial statements at the above-mentioned fiscal year-end date is each used respectively in the preparation of consolidated financial statements of Takefuji Corporation. Adjustments are made in the consolidated accounts for any significant transactions that occur between these dates and the consolidated balance sheet date.</p>

## 2. Actual Operating Results (Consolidated)

### (1) Break-down of Operating Revenues

Sources of revenues		Previous Three Months Period from Apr.1 to June 30, 2005		Current Three months Period from Apr. 1 to June 30, 2006		Previous Fiscal Year from Apr. 1, 2005 to Mar. 31, 2006	
		Amount (millions of yen)	Composition Ratio(%)	Amount (millions of yen)	Composition Ratio(%)	Amount (millions of yen)	Composition Ratio(%)
Interest income on direct cash loans	Unsecured loans	85,606	96.8	83,381	96.8	341,463	97.2
Commissions earned	Credit card	15	0.0	20	0.0	65	0.0
Other financial income	Interest on bank deposits	100	0.1	205	0.2	547	0.2
	Interest on loans other than direct cash loans	1	0.0	5	0.0	5	0.0
	Others	-	-	563	0.7	184	0.0
	Sub-total	100	0.1	773	0.9	736	0.2
Other operating income	Collection from bad debts previously written-off	1,672	1.9	1,524	1.8	6,559	1.9
	Real estate rent	205	0.3	218	0.3	848	0.2
	Others	820	0.9	208	0.2	1,589	0.5
	Sub-total	2,697	3.1	1,950	2.3	8,995	2.6
Total		88,418	100.0	86,124	100.0	351,259	100.0

Note : "Others" in other operating income consist mainly of parking lots fee and golf-course play fee.

**(2) Other Highlights Data**

Items	Previous Three Months Period as of June 30, 2005	Current Three Months Period as of June 30, 2006	Previous Fiscal Year as of Mar. 31, 2006
Outstanding direct cash loans to customers (millions of yen)	1,573,831	1,528,282	1,540,046
Unsecured loans	1,573,831	1,528,282	1,540,046
Secured loans	-	-	-
Installment receivables (millions of yen)	397	536	494
Number of customer accounts	2,420,345	2,296,098	2,322,917
Unsecured loans	2,420,345	2,296,098	2,322,917
Secured loans	-	-	-
Number of credit card membership member	231,663	263,338	254,665
Number of branch	1,891	1,896	1,898
Manned branch	527	523	523
Unmanned branch	1,363	1,362	1,364
Internet Yen shop	1	1	1
Quick loan application machines	-	10	10
Number of unmanned loan contract machines (Yen-musubi machines)	1,891	1,886	1,888
Number of cash dispensers and ATMs	38,620	45,685	45,450
Owned	2,027	2,023	2,025
Other available ATM by on-line network	36,593	43,662	43,425
Number of employees	3,608	3,264	3,184
Write-offs (millions of yen)	20,488	22,534	108,504
Allowance for credit losses (millions of yen)	150,078	165,630	150,430