

6. Non-Consolidated Financial Statements

(1) Interim Non-Consolidated Balance Sheets

Item of accounts	Note	Previous Interim Period As of Sept. 30, 2006		Current Interim Period as of Sept. 30, 2007		Previous Fiscal Year as of Mar. 31, 2007			
		Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)		
Assets:									
I Current assets									
1 Cash in hand and at banks		57,966		52,160		57,219			
2 Direct cash loans to customers	*1.2.7	1,518,789		1,359,314		1,431,848			
3 Installment receivables		577		595		582			
4 Inventories		325		248		277			
5 Short-term loans receivable		29,998		47,502		27,986			
6 Deferred income tax assets		26,321		30,201		20,590			
7 Other current assets		33,115		28,499		48,813			
Less: allowance for credit losses		-162,719		-160,079		-151,262			
Total current assets			1,504,372	85.2		1,358,440	90.0	1,436,054	90.1
II Fixed assets									
1 Tangible fixed assets									
(1) Land	*5								
(2) Other tangible fixed assets	*1	23,132		22,976		23,123			
Total tangible fixed assets	*1	13,845		12,465		12,582			
Total tangible fixed assets		36,977		35,441		35,705			
2 Intangible fixed assets		5,443		4,770		5,035			
3 Investments and other assets									
(1) Investments in affiliates		38,433		38,233		38,233			
(2) Deferred income tax assets		106,836		-		-			
(3) Other investments and assets		74,635		72,361		78,988			
Total investments and other assets		219,903		110,594		117,221			
Total fixed assets			262,323	14.8		150,805	10.0	157,960	9.9
Total assets			1,766,695	100.0		1,509,246	100.0	1,594,014	100.0

Item of accounts	Note	Previous Interim Period as of Sept. 30, 2006		Current Interim Period as of Sept. 30, 2007		Previous Fiscal Year as of Mar. 31, 2007			
		Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)		
Liabilities:									
I Current Liabilities									
1 Short-term borrowings from affiliates		16,000		22,884		16,000			
2 Current portion of bonds		30,000		-		-			
3 Current portion of long- term borrowings	*1	107,451		109,227		110,569			
4 Accrued income taxes		27,507		4,241		113			
5 Allowance for bonuses		786		856		748			
6 Allowance for bonuses for directors		22		-		-			
7 Other current liabilities		17,080		18,241		20,342			
Total current liabilities			198,846	11.2		155,449	10.3	147,773	9.3
II Fixed liabilities									
1 Bonds		157,178		129,781		158,479			
2 Long-term borrowings	*1	321,750		295,401		328,791			
3 Allowance for losses for refund of interest received from customers		269,562		451,434		488,798			
4 Allowance for retirement benefits of employees		3,059		3,162		3,093			
5 Allowance for retirement benefits of directors and corporate auditors		103		118		117			
6 Other fixed liabilities		10,965		10,504		13,736			
Total fixed liabilities			762,617	43.2		890,400	59.0	993,015	62.3
Total liabilities			961,462	54.4		1,045,849	69.3	1,140,787	71.6

Item of accounts	Note	Previous Interim Period as of Sept. 30, 2006		Current Interim Period as of Sept. 30, 2007		Previous Fiscal Year as of Mar. 31, 2007	
		Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)
Net assets:							
I Shareholders' Equity							
1 Common stock		30,478	1.7	30,478	2.0	30,478	1.9
2 Capital surplus							
(1) Additional paid-in capital		52,263		52,263		52,263	
Total capital surplus		52,263	3.0	52,263	3.5	52,263	3.3
3 Retained earnings							
(1) Legal reserve		7,619		7,619		7,619	
(2) Other retained earnings							
General reserve		875,961		365,961		875,961	
Retained earnings brought forward		-126,527		43,452		-479,611	
Total retained earnings		757,053	42.8	417,032	27.6	403,969	25.3
4 Treasury stock		-40,776	-2.3	-40,776	-2.7	-40,776	-2.6
Total Shareholders' Equity		799,018	45.2	458,997	30.4	445,934	27.9
II Valuation and foreign currency translation adjustment							
1 Net unrealized gains on investments in securities		6,633	0.4	4,452	0.3	6,432	0.4
2 Deferred hedge gains or losses		-419	-0.0	-52	-0.0	861	0.1
Total Valuation and foreign currency translation adjustment		6,214	0.4	4,400	0.3	7,293	0.5
Total net assets		805,232	45.6	463,397	30.7	453,227	28.4
Total liabilities and net assets		1,766,695	100.0	1,509,246	100.0	1,594,014	100.0

(2) Interim Non-Consolidated Statements of Income

Item of accounts	Note	Previous Interim Period from Apr. 1 to Sept. 30, 2006		Current Interim Period from Apr. 1 to Sept. 30, 2007		Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007				
		Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)	Amount (millions of yen)	Com- position Ratio (%)			
I Operating revenues										
1 Interest income on direct cash loans		164,877		139,891		318,491				
2 Commissions earned		43		37		87				
3 Other financial income		1,577		1,539		3,139				
4 Other operating income		3,665		2,259		6,328				
Total operating revenues		170,162	100.0	143,726	100.0	328,045	100.0			
II Operating expenses										
1 Financial expenses		10,536		10,655		21,651				
2 Other operating expenses	*1	93,053		107,667		472,233				
Total operating expenses		103,590	60.9	118,322	82.3	493,884	150.6			
Operating income		66,572	39.1	25,405	17.7	-	-			
Operating loss		-	-	-	-	165,839	-50.6			
III Non-operating income	*2	432	0.3	854	0.6	1,004	0.3			
IV Non-operating expenses	*3	348	0.2	1,111	0.8	890	0.2			
Ordinary income		66,657	39.2	25,148	17.5	-	-			
Ordinary loss		-	-	-	-	165,726	-50.5			
V Extraordinary income	*4	-	-	186	0.1	1,112	0.3			
VI Extraordinary losses	*5.7	272,137	159.9	1,091	0.8	273,025	83.2			
Income before income taxes		-	-	24,243	16.8	-	-			
Loss before income taxes		205,479	-120.8	-	-	437,639	-133.4			
Corporate taxes, inhabitants taxes and enterprise taxes		33,266		4,564		21,400				
Deferred income tax expenses		-94,271	-61,005	-35.9	-9,565	-5,001	-3.5	22,338	43,738	13.3
Net income		-	-	29,244	20.3	-	-			
Net loss		144,474	-84.9	-	-	481,377	-146.7			

(3) Interim Non-Consolidated Statement of Changes in Net Assets

Previous Interim Period (from April 1 to September 30, 2006)

(millions of yen)

	Shareholders' Equity							Valuation and foreign currency translation adjustment		
	Common stock	Capital surplus		Retained earnings			Treasury stock	Total shareholders' Equity	Net unrealized gains on Investments in securities	Deferred hedge gains or losses
		Additional paid-in capital	Legal reserve	Other retained earnings						
				General reserve	Retained earnings brought forward					
Balance as of March 31, 2006	30,478	52,263	7,619	874,961	35,173	-40,776	959,718	9,532	-	
Changes of items during interim period										
General reserve (Note)				1,000	-1,000		-			
Dividends (Note)					-16,181		-16,181			
Bonuses for directors (Note)					-45		-45			
Net Loss					-144,474		-144,474			
Acquisition of treasury stock						-0	-0			
Net changes of items other than shareholders' equity								-2,899	-419	
Total changes of items during interim period	-	-	-	1,000	-161,700	-0	-160,700	-2,899	-419	
Balance as of September 30, 2006	30,478	52,263	7,619	875,961	-126,527	-40,776	799,018	6,633	-419	

Note: Items represent disposal of retained earnings at the General meeting in June 2006.

Current Interim Period (from April 1 to September 30, 2007)

(millions of yen)

	Shareholders' Equity						Valuation and foreign currency translation adjustment		
	Common stock	Capital surplus	Legal reserve	Retained earnings		Treasury stock	Total shareholders' Equity	Net unrealized gains on Investments in securities	Deferred hedge gains or losses
		Additional paid-in capital		Other retained earnings					
				General reserve	Retained earnings brought forward				
Balance as of March 31, 2007	30,478	52,263	7,619	875,961	-479,611	-40,776	445,934	6,432	861
Changes of items during interim period									
General reserve				-510,000	510,000		-		
Dividends					-16,181		-16,181		
Net income					29,244		29,244		
Acquisition of treasury stock						-0	-0		
Net changes of items other than shareholders' equity								-1,980	-913
Total changes of items during interim period	-	-	-	-510,000	523,063	-0	13,063	-1,980	-913
Balance as of September 30, 2007	30,478	52,263	7,619	365,961	43,452	-40,776	458,997	4,452	-52

Previous Fiscal Year (from April 1, 2006 to March 31, 2007)

(millions of yen)

	Shareholders' Equity						Valuation and foreign currency translation adjustment		
	Common stock	Capital surplus		Retained earnings		Treasury stock	Total shareholders' Equity	Net unrealized gains on Investments in securities	Deferred hedge gains or losses
		Additional paid-in capital	Legal reserve	Other retained earnings					
				General reserve	Retained earnings brought forward				
Balance as of March 31, 2006	30,478	52,263	7,619	874,961	35,173	-40,776	959,718	9,532	-
Changes of items during current fiscal year									
General reserve (Note)				1,000	-1,000		-		
Dividends (Note)					-16,181		-16,181		
Bonuses for directors (Note)					-45		-45		
Interim dividends					-16,181		-16,181		
Net Loss					-481,377		-481,377		
Acquisition of treasury stock						-0	-0		
Net changes of items other than shareholders' equity								-3,100	861
Total changes of items during current fiscal year	-	-	-	1,000	-514,784	-0	-513,784	-3,100	861
Balance as of March 31, 2007	30,478	52,263	7,619	875,961	-479,611	-40,776	445,934	6,432	861

Note: Items represent disposal of retained earnings at the General meeting in June 2006.

Significant Accounting Policies for Interim Non-Consolidated Financial Statements

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<p>1. Valuation and computation of significant assets (1) Valuation of securities Investments in subsidiaries and affiliates: Cost as determined by the moving average method.</p> <p>Other securities: Where there is a market quotation-Market value as determined by the quoted price at the end of the interim period. The difference between the acquisition cost and the market value, netted of the related income taxes, is included directly in net assets, and the 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) Valuation of inventories Cost based on the last purchase price method</p> <p>2. Depreciation of the fixed assets (1) Tangible fixed assets Depreciation is computed on the declining-balance method at rates based on the estimated useful lives of assets, except 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>1. Valuation and computation of significant assets (1) Valuation of securities Investments in subsidiaries and affiliates: The same as the previous interim period</p> <p>Other securities: Where there is a market quotation-The same as the previous interim period</p> <p>Where there is no market quotation-The same as the previous interim period</p> <p>(2) Valuation of inventories The same as the previous interim period</p> <p>2. Depreciation of the fixed assets (1) Tangible fixed assets Depreciation is computed on the declining-balance method at rates based on the estimated useful lives of assets, except 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>(Changes in accounting policy) In accordance with the revision of the corporate tax laws, the Company has changed from the current interim period the method of depreciation for fixed tangible assets acquired after April 1, 2007. As a result, operating income, ordinary income and income before income taxes decreased by 9 million yen and net income decreased by 5 million yen respectively.</p> <p>(Additional Information) In accordance with the revision of the corporate tax laws, the residual value (excluding the memorandum price) for properties acquired before March 31, 2007 is depreciated on a straight line over 5 years from the next fiscal year the book value of these properties reaches the residual value calculated on the method before the revision of the tax laws, and is included in the depreciation costs.</p> <p>As a result, operating income, ordinary income and income before income taxes, decreased by 41 million yen, and net income decreased by 25 million yen respectively.</p>	<p>1. Valuation and computation of significant assets (1) Valuation of securities Investments in subsidiaries and affiliates: Cost determined by the moving average method.</p> <p>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 net assets, 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) Valuation of inventories Cost based on the last purchase price method</p> <p>2. Depreciation of the fixed assets (1) Tangible fixed assets Depreciation is computed on the declining-balance method at rates based on the estimated useful lives of assets, except 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, furnitures and fixtures.</p>

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<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>3. Basis of calculating allowances (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 risk ratings over a certain period.</p> <p>(Additional Information) From the current interim period, the Company records allowance for losses for refund of interest received from customers for expected portion of loss for refund of interest that should be deducted from direct cash loans to customers in accordance with “Application of auditing for provisions of allowance for losses for re-claimed refund of interest in the accounting of consumer finance companies” of the industry audit practice committee report No.37 by the Japanese institute of certified public accountants.</p> <p>With this change, the portion of expected losses for refund of interest of 12,531 million yen that was included in allowance for credit losses at the beginning of the fiscal year is converted to allowance for losses for refund of interest received from customers.</p>	<p>(2) Intangible fixed assets The same as the previous interim period.</p> <p>3. Basis of calculating allowances (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 risk ratings over a certain period.</p> <p>(Additional Information) In the previous period, allowance for credit losses was calculated based upon the total amount of direct cash loans including loans which were subject to “allowance for losses for refund of interest received from customers” and the latter portion deducted afterwards. As data were accumulated for losses incurred from the refunds of interest to the total write-offs, it became possible to understand these estimated losses separately from the others. Therefore, from the current interim period, allowance for credit losses is calculated excluding the amount of loans which were subject to “allowance for losses for refund of interest received from customers”.</p> <p>As a result, provisions of allowance for credit losses in operating expenses decreased by 14,951 million yen, operating income, ordinary income and income before income taxes increased by 14,951 million yen, and net income increased by 8,896 million yen respectively.</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>3. Basis of calculating allowances (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 risk ratings over a certain period.</p> <p>(Additional Information) From the current fiscal year, the Company records allowance for losses for refund of interest received from customers for expected portion of loss for refund of interest that should be deducted from direct cash loans to customers in accordance with “Application of auditing for provisions of allowance for losses for re-claimed refund of interest in the accounting of consumer finance companies” of the industry audit practice committee report No.37 by the Japanese institute of certified public accountants.</p> <p>With this change, the portion of expected losses for refund of interest of 12,531 million yen that was included in allowance for credit losses at the beginning of the fiscal year is converted to allowance for losses for refund of interest received from customers.</p>

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<p>(2) 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 interim period.</p> <p>(Additional Information) From the current interim period, the Company records allowance for losses for refund of interest received from customers in accordance with “Application of auditing for provisions of allowance for losses for re-claimed refund of interest in the accounting of consumer finance companies” of the industry audit practice committee report No.37 by the Japanese institute of certified public accountants.</p> <p>With this change, the Company recorded 272,038 million yen as provisions of allowance for losses for refund of interest received from customers in the section of extra ordinary losses that is the difference between 307,069 million yen that is calculated as the allowance for losses for refund of interest received from customers in accordance with the report above stated at the beginning of the fiscal year and 35,031 million yen (including 12,531 million yen converted from allowance for credit losses at the beginning of the fiscal year) that was calculated as the allowance for losses for refund of interest received from customers in accordance with the previous standard.</p> <p>As a result, other operating expenses decreased 65,423 million yen, operating income and ordinary income increased the same amount respectively and loss before income taxes increased 206,615 million yen compared with the previous period.</p> <p>(3) Allowance for bonuses In providing for bonuses payable to employees, the Company records an allowance for current interim period portion thereof based on the expected payment of bonuses for employees.</p>	<p>(2) 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 interim period.</p> <p>(3) Allowance for bonuses The same as the previous interim period.</p>	<p>(2) 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) From the current fiscal year, the Company records allowance for losses for refund of interest received from customers in accordance with “Application of auditing for provisions of allowance for losses for re-claimed refund of interest in the accounting of consumer finance companies” of the industry audit practice committee report No.37 by the Japanese institute of certified public accountants.</p> <p>With this change, the Company recorded 290,449 million yen and 272,038 million yen as provisions of allowance for losses for refund of interest received from customers in the section of operating expenses and extraordinary losses respectively, which is the difference between 307,069 million yen that is calculated as the allowance for losses for refund of interest received from customers in accordance with the report above stated at the beginning of the fiscal year and 35,031 (including 12,531 million yen converted from allowance for credit losses at the beginning of the fiscal year) million yen that was calculated in accordance with the previous standard.</p> <p>As a result, provisions of credit loss in operating expenses decreased 51,026 million yen, provisions of allowance for losses for refund of interest received from customers increased 162,098 million yen, operating loss and ordinary loss increased by 111,072 million yen, loss before income taxes increased 383,110 million yen and net loss increased 390,817 million yen respectively compared with the previous period.</p> <p>(3) 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>

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<p>(4) Allowance for bonuses for directors In providing for bonuses payable to directors, the Company records an allowance for current interim period portion thereof based on the expected payment of bonuses for directors.</p> <p>(Changes in accounting policy) The Company applied “Accounting standard for Directors’ Bonus” (Statement No.4 of Accounting standards board of Japan on November 29, 2005).</p> <p>As a result operating income and ordinary income decreased 22 million yen respectively and loss before income taxes increased by the same amount compared with the previous period.</p> <p>(5) 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>(6) Allowance for retirement benefits of directors and corporate auditors 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 interim period in accordance with the Company’s internal rules.</p> <p>4. Accounting for lease transactions 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>(4) -</p> <p>(5) Allowance for retirement benefits of employees The same as the previous interim period.</p> <p>(6) Allowance for retirement benefits of directors and corporate auditors The same as the previous interim period.</p> <p>4. Accounting for lease transactions The same as the previous interim period.</p>	<p>(4) -</p> <p>(5) 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>(6) Allowance for retirement benefits of directors and corporate auditors 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>4. Accounting for lease transactions 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>

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<p>5. Accounting for hedging activities 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 Currencies and interest swap transactions 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. 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>6. Other significant accounting policies for the preparation of interim financial statements</p> <p>(1) Basis of recognition of interest income on direct cash loans Interest income on direct cash loans is recognized on an accrual basis. Accrued interest 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>(2) Accounting treatment of consumption tax Transactions subject to consumption tax are stated at the amount which includes the related consumption tax.</p>	<p>5. Accounting for hedging activities The same as the previous interim period.</p> <p>6. Other significant accounting policies for the preparation of interim financial statements</p> <p>(1) Basis of recognition of interest income on direct cash loans The same as the previous interim period.</p> <p>(2) Accounting treatment of consumption tax The same as the previous interim period.</p>	<p>5. Accounting for hedging activities 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. 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>6. Other significant accounting policies for the preparation of financial statements</p> <p>(1) Basis of recognition of interest income on direct cash loans Interest income on direct cash loans is recognized on an accrual basis. Accrued interest 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>(2) Accounting treatment of consumption tax Transactions subject to consumption tax are stated at the amount which includes the related consumption tax.</p>

Changes in Significant Accounting Policies for Interim Non-Consolidated Financial Statements

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<p>(Accounting standard for financial services) From current interim period, the Company has adopted "Accounting standard for financial instruments" (Statement No.10 of Accounting standards board of Japan on August 11, 2006) and "Tentative solution on accounting for deferred assets" (PITF No.19 on August 11, 2006). As a result discount on bonds amounting to 71,389 million yen which were previously recorded as deferred charges is now recorded as deduction from bonds on the balance sheets.</p> <p>(Accounting standard for presentation of net assets in the balance sheet) From current interim period, the Company has adopted "Accounting standard for presentation of net assets in the balance sheet" (Statement No.5 on December 9, 2005) and "Guidance on accounting standard for presentation of net assets in the balance sheet" (Guidance No.8 on December 9, 2005) of the accounting standards board of Japan. Shareholders' equity under the previous presentation method amounted to 805,651 million yen.</p> <p>Net assets in the balance sheets for the current interim period have been presented in accordance with the revised disclosure rules of interim financial statements in accordance with the revision of disclosure rules of interim financial statements.</p>	-	<p>(Accounting standard for financial services) From current fiscal year, the Company has adopted "Accounting standard for financial instruments" (Statement No.10 of Accounting standards board of Japan on August 11, 2006) and "Tentative solution on accounting for deferred assets" (PITF No.19 on August 11, 2006). As a result discount on bonds amounting to 70,088 million yen which were previously recorded as deferred charges is now recorded as deduction from bonds on the balance sheets.</p> <p>(Accounting standard for presentation of net assets in the balance sheet) From current fiscal year, the Company has adopted "Accounting standard for presentation of net assets in the balance sheet" (Statement No.5 on December 9, 2005) and "Guidance on accounting standard for presentation of net assets in the balance sheet" (Guidance No.8 on December 9, 2005) of the accounting standards board of Japan. Shareholders' equity under the previous presentation method amounted to 452,366 million yen.</p> <p>Net assets in the balance sheets for the current fiscal year have been presented in accordance with the revised disclosure rules of interim consolidated financial statements in accordance with the revision of disclosure rules of consolidated financial statements.</p>

Reclassification

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007
<p>(Non-Consolidated Balance Sheets) Deferred income tax assets, which had been included in "others" in other investments and assets in the previous interim period were shown separately as "Deferred income tax assets" from the current interim period due to exceeding more than 5 percent of the total assets. Deferred income tax assets, which was included in "others" in other investments and assets in the previous interim period, amounted to 19,268 million yen.</p>	-

Footnotes to Interim Non-Consolidated Balance Sheets

Items	Previous Interim Period as of Sept. 30, 2006	Current Interim Period as of Sept. 30, 2007	Previous Fiscal Year as of Mar. 31, 2007
*1. The assets pledged as security and the corresponding secured liabilities are as follows:			
Pledged assets	(millions of yen)	(millions of yen)	(millions of yen)
Direct cash loans to customers	355,670	591,884	453,172
Land	12,688	878	12,688
Other tangible fixed assets	3,394	0	3,279
Total	<u>371,751</u>	<u>592,763</u>	<u>469,138</u>
Secured liabilities	(millions of yen)	(millions of yen)	(millions of yen)
Current portion of long-term borrowings	45,190	60,185	55,402
Long-term borrowings	<u>208,084</u>	<u>201,512</u>	<u>231,529</u>
Total	253,273	261,698	286,931
	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; 355,670 million yen, long-term borrowings (including current portion thereof); 248,873 million yen). In addition to the above, direct cash loans to customers of 7,480 million yen may be pledged as collateral for the long-term borrowings of 4,500 million yen, including the current portion thereof, upon requests from financial institutions under agreements	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; 591,884 million yen, long-term borrowings (including current portion thereof); 259,698 million yen).	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; 453,172 million yen, long-term borrowings (including current portion thereof); 284,231 million yen). In addition to the above, direct cash loans to customers of 2,531 million yen may be pledged as collateral for the long-term borrowings of 2,300 million yen, including the current portion thereof, upon requests from financial institutions under agreements
*2. The total outstanding balance of unsecured loans to individuals included in direct cash loans to customers	1,518,789 million yen	1,359,314 million yen	1,431,848 million yen

Items	Previous Interim Period as of Sept. 30, 2006	Current Interim Period as of Sept. 30, 2007	Previous Fiscal Year as of Mar. 31, 2007
3. Commitment of direct cash loans to customers	Regarding direct cash loans to customers, 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 interim period was 396,215 million yen which included 239,074 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.	Regarding direct cash loans to customers, 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 the current interim period was 379,272 million yen which included 226,133 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.	Regarding direct cash loans to customers, 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 the fiscal year was 411,392 million yen which included 241,388 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.
4. Commitment of long-term borrowings	The Company borrows long-term funds under committed lines of credit. The Company has available committed lines of credit equal to yen equivalent of US\$3,500 million. At the end of the interim period, the Company's outstanding balances under the committed line of credit was yen equivalent of US\$2,098 million and remaining unused portion was yen equivalent of US\$1,402 million.	The Company borrows long-term funds under committed lines of credit. The Company has available committed lines of credit equal to yen equivalent of US\$3,500 million. At the end of the current interim period, the Company's outstanding balance under the committed line of credit was yen equivalent of US\$2,218 million and remaining unused portion was yen equivalent of US\$1,282 million.	The Company borrows long-term funds under committed lines of credit. The Company has available committed lines of credit equal to yen equivalent of US\$3,500 million. At the end of the current fiscal year, the Company's outstanding balances under the committed line of credit was yen equivalent of US\$2,414 million and remaining unused portion was yen equivalent of US\$1,086 million.
*5. Accumulated depreciation for tangible fixed assets	34,784 million yen	33,928 million yen	34,730 million yen
6. Contingent liabilities	Contingent liabilities related to the contracts assuming the obligation of bonds The unsecured bond (second issuance) with term of 7 years 30,000 million yen The unsecured bond (fourth issuance) with term of 7 years 30,000 million yen	Contingent liabilities related to the contracts assuming the obligation of bonds The unsecured bond (eighth issuance) with term of 20 years 30,000 million yen	Contingent liabilities related to the contracts assuming the obligation of bonds The unsecured bond (fourth issuance) with term of 7 years 30,000 million yen

Items	Previous Interim Period as of Sept. 30, 2006	Current Interim Period as of Sept. 30, 2007	Previous Fiscal Year as of Mar. 31, 2007
*7. Delinquent loans receivable	1,011 million yen	1,006 million yen	862 million yen
Loans to bankrupt borrowers	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.	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.	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.
Delinquent loans	84,393 million yen Delinquent loans are loans 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 and do not include loans to bankrupt borrowers.	105,060 million yen Delinquent loans are loans 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 and do not include loans to bankrupt borrowers.	79,846 million 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.
Delinquent loans past due three months or more	38,572 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.	40,243 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.	35,120 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.
Restructured loans	99,231 million yen (92,403 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.	101,812 million yen (94,745 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.	99,245 million yen (92,857 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.

Footnotes to Interim Non-Consolidated Statements of Income

Items	Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
*1. Depreciation			
Tangible fixed assets	919 million yen	802 million yen	1,863 million yen
Intangible fixed assets	782	806	1,579
*2. Main items of non-operating income			
Dividends income received	145 million yen	159 million yen	181 million yen
Profit on investments in partnerships	125	297	571
Foreign exchange gains	54	-	75
Interest on income taxes refunds	-	327	-
*3. Main items of non-operating expenses			
Loss on disposal or sales of fixed assets	30 million yen	27 million yen	32 million yen
Option fees	316	738	841
Foreign exchange losses	-	335	-
*4. Main items of extraordinary income			
Gain on dividends income received by subsidiary's liquidation	-	42 million yen	1,072 million yen
Gain on sales of fixed assets	-	-	40
Gain on sales of investments in securities	-	144	-
*5. Main items of extraordinary losses			
Loss on devaluation of investments in securities	99 million yen	225 million yen	115 million yen
Loss on impairment of fixed assets	-	303	160
Provisions of allowance for losses for refund of interest received from customers	272,038	-	272,038
Loss on integration or close of branches	-	563	708
6. Basis for classification of financial income and expenses on the statements of income	<p>(1) Financial income stated as operating revenues Include all financial income excluding dividends and interest income 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 by the Company engaged in financial services, other than interest payable which has no relationship with operating revenues.</p>	<p>(1) Financial income stated as operating revenues The same as the previous interim period.</p> <p>(2) Financial expenses stated as operating expenses The same as the previous interim period.</p>	<p>(1) Financial income stated as operating revenues Include all financial revenues 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 by the Company engaged in financial services, other than interest payable which has no relationship with operating revenues.</p>

Items	Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
*7.Loss on impairment of fixed assets	-	During the current interim period, loss on branch closure of 563 million yen was recorded due to the cease of 69 manned branches. Additionally, loss on impairment of fixed assets for branch closure was accrued for the amount of 141 million yen. Due to the serious deterioration of profitability and the consecutive decline of land price for a part of assets held for rent and etc., the carrying amount of those assets were written down to the value that is estimated to be recoverable, resulting in recognition of loss on impairment of fixed assets amounting to 162 million yen.	During the current fiscal year, loss on branch closure of 708 million yen was recorded due to the cease of 111 unmanned branches and 92 manned branches. Additionally, loss on impairment of fixed assets for branch closure was accrued for the amount of 113 million yen.

Footnotes to Interim Non-Consolidated Statement of Changes in Net Assets

Current Interim Period (from April 1 to September 30, 2007)

Type and the number of treasury stocks

	The number at the end of previous fiscal year (thousand shares)	The number increased during current interim period (thousand shares)	The number decreased during current interim period (thousand shares)	The number at the end of current interim period (thousand shares)
Common stocks (Note)	6,589	0	-	6,589
total	6,589	0	-	6,589

Note: 0 thousand shares of increased common stocks represent purchase of under unit stocks.

Footnotes to Lease Transactions

Items	Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
Finance lease transactions other than those where ownership of the leased asset is transferred to the lessee.	1. Equivalent of acquisition cost, accumulated depreciation, accumulated impairment loss and net book value of the leased assets at the end of the interim period. Other tangible fixed assets Acquisition cost 1,856 million yen Accumulated depreciation 1,553 million yen Net book value of the leased assets 303 million yen Note: Equivalent of acquisition cost included the portion of interest thereon, as the outstanding lease fee payable at the end of the interim period is insignificant compared to the balances of tangible fixed assets.	1. Equivalent of acquisition cost, accumulated depreciation, accumulated impairment loss and net book value of the leased assets at the end of the interim period. Other tangible fixed assets Acquisition cost 764 million yen Accumulated depreciation 727 million yen Net book value of the leased assets 37 million yen Note: The same as the previous interim period.	1. Equivalent of acquisition cost, accumulated depreciation, accumulated impairment loss and net book value of the leased assets at the end of the fiscal year. Other tangible fixed assets Acquisition cost 1,140 million yen Accumulated depreciation 996 million yen Net book value of the leased assets 144 million yen Note: Equivalent of acquisition cost included the portion of interest thereon, as the outstanding lease fee payable at the end of the fiscal year is insignificant compared to the balances of tangible fixed assets.
	2. Outstanding lease fee payable etc. Outstanding lease fee payable Due within one year: 266 million yen Due over one year 37 million yen <hr/> Total 303 million yen Note: Outstanding future lease fee payable included the portion of interest thereon, as the outstanding lease fee payable at the end of the interim period is insignificant compared to the balances of tangible fixed assets.	2. Outstanding lease fee payable etc. Outstanding lease fee payable Due within one year: 37 million yen Due over one year - million yen <hr/> Total 37 million yen Note: The same as the previous interim period.	2. Outstanding lease fee payable etc. Outstanding lease fee payable Due within one year: 141 million yen Due over one year 3 million yen <hr/> Total 144 million yen Note: Outstanding future lease fee payable included the portion of interest thereon, as the outstanding lease fee payable at the end of the fiscal year is insignificant compared to the balances of tangible fixed assets.
	3. Lease fee, a reversal of accumulated impairment loss on leased assets account, equivalent of depreciation and impairment loss Lease fee and equivalent of depreciation 226 million yen	3. Lease fee, a reversal of accumulated impairment loss on leased assets account, equivalent of depreciation and impairment loss Lease fee and equivalent of depreciation 105 millions of yen	3. Lease fee, a reversal of accumulated impairment loss on leased assets account, equivalent of depreciation and impairment loss Lease fee and equivalent of depreciation 386 million yen
	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.	4. Method of calculation of equivalent of depreciation The same as the previous interim period.	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.
	(Impairment loss) No impairment loss is recorded for leased assets.	(Impairment loss) The same as the previous interim period.	(Impairment loss) No impairment loss is recorded for leased assets.

Footnotes to Marketable Securities

There were no investments in subsidiaries and affiliates with market quotation at the ends of the previous interim period, the current interim period and the previous fiscal year.

Footnotes to Statistics per Share

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
Net assets per share; 5,722.80 yen Net loss per share; 1,026.78 yen	Net assets per share; 3,293.37 yen Net income per share; 207.84 yen	Net assets per share; 3,221.09 yen Net loss per share; 3,421.15 yen
Net income per share-diluted is not presented since net loss is recorded and there are no potential stocks.	Net income per share-diluted is not presented since there are no potential stocks.	Net income per share-diluted is not presented since net loss is recorded and there are no potential stocks.

Note: Basis for calculating net income or loss per share is as follows;

(millions of yen)

	Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
Net income and loss per share			
Net income for the interim period	-	29,244	-
Net loss for the interim period (fiscal year)	144,474	-	481,377
Net income not available to common shareholders	-	-	-
Net income for common stock	-	29,244	-
Net loss for common stock	144,474	-	481,377
Average number of shares outstanding during the current interim period (fiscal year) (thousand shares)	140,706	140,706	140,706

Subsequent Events

Previous Interim Period from Apr. 1 to Sept. 30, 2006	Current Interim Period from Apr. 1 to Sept. 30, 2007	Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007
<p>(Use of commitment facility) The Company has borrowed US\$450 million on November 15, 2006 as a part of the commitment facility, set on July 15, 2005, at the amount of yen equivalent to US\$1,500 million. Thus the Company's balance of fundraising is yen equivalent to US\$2,489 million and the remaining unused portion is yen equivalent to US\$1,011 million, under the facility of yen equivalent to US\$3,500 million in the long-term commitment contract as of the day the interim financial report is issued. The outline of the funding concerned is as follows;</p> <p>(1) Date: November 15, 2006 (2) Amount: 53,100 million yen (equivalent to US\$450 million) (3) Borrowing Institution: Bull Capitol Co., Ltd. (4) Interest: 3.015% per year (5) Term: 5 years (after the 2-year unredeemable period, payment in installments for 3 years) (6) Collateral: 89,347 million yen of direct cash loans to customers (7) Use of funds: operating fund</p>	<p>(Issuance of share subscription rights) On November 8, 2007, in accordance with Article 236, 238 and 240 of Companies Act, the Board of Directors of the Company resolved to issue share subscription rights to the employees of the Company as stock options. A summary of these share subscription rights is as follows;</p> <p>(1) Type and number of share subscription rights to be issued: Ten shares of common stock for one unit of share subscription rights (2) Type and number of recipients expected to be eligible for the allocation of share subscription rights: 2,749 employees of the Company (3) Aggregate number of units of share subscription rights to be issued: 57,160 units (If the actual total number of units to be allocated does not reach 57,160, the actual total number shall be the total number of share subscription rights issued.) (4) Allocation date of share subscription rights: November 29, 2007 (5) Issue price of each share subscription rights: Free (6) Exercise price: The exercise price is calculated by multiplying the average price of closing prices of the Company's common stock traded regularly on the Tokyo Stock Exchange during the month prior to the month of allocation (the closing price of the allocation date, if the average price is lower than the closing price of the allocation date) by the number of shares to be issued for a unit of share subscription rights on the exercise of the share subscription rights described in (1). (7) Exercise period of share subscription rights: From November 9, 2009 to November 8, 2011 (8) Matters related to the transfer of share subscription rights: The approval of the Board of Directors is required for the transfer of share subscription rights.</p>	<p>-</p>

7. Actual Operating Results

(1) Break-down of Operating Revenues

Source of revenues		Previous Interim Period from Apr. 1 to Sept. 30, 2006		Current Interim Period from Apr. 1 to Sept. 30, 2007		Previous Fiscal Year from Apr. 1, 2006 to Mar. 31, 2007	
		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	164,877	96.9	139,891	97.3	318,491	97.1
Commissions earned	Credit card	43	0.0	37	0.0	87	0.0
Other financial income	Interest on bank deposits	367	0.2	439	0.3	779	0.2
	Interest on loans other than direct cash loans	21	0.0	69	0.1	44	0.0
	Other	1,190	0.7	1,032	0.7	2,317	0.7
	Sub-total	1,577	0.9	1,539	1.1	3,139	0.9
Other operating income	Collection from bad debts previously written-off	3,147	1.9	1,699	1.2	5,284	1.6
	Real estate rent	438	0.3	468	0.3	877	0.3
	Other	81	0.0	92	0.1	168	0.1
	Sub-total	3,665	2.2	2,259	1.6	6,328	2.0
Total		170,162	100.0	143,726	100.0	328,045	100.0

Notes :1. "Other" in other financial income consist mainly of interest received from interest swap transaction.

2. "Other" in other operating income consist mainly of fees earned.

(2) Other Highlights Data

Items	Previous Interim Period as of Sept. 30, 2006	Current Interim Period as of Sept. 30, 2007	Previous Fiscal Year as of Mar. 31, 2007
Direct cash loans to customers outstanding (millions of yen)	1,518,789	1,359,314	1,431,848
Unsecured loans	1,518,789	1,359,314	1,431,848
Secured loans	-	-	-
Installment receivables outstanding (millions of yen)	577	595	582
Number of loan customer accounts	2,268,706	2,036,554	2,125,599
Unsecured loans	2,268,706	2,036,554	2,125,599
Secured loans	-	-	-
Number of credit card membership	271,326	295,685	284,825
Number of branches	1,896	1,612	1,729
Manned	523	360	471
Unmanned (included Quick loan application machine)	1,372	1,251	1,257
Internet Yen shop	1	1	1
Number of unmanned loan contract machines (included Quick loan application machine)	1,896	1,612	1,729
Number of cash dispensers and ATMs	46,008	49,006	48,072
Owned	2,023	1,733	1,856
Inter-linked	43,985	47,273	46,216
Number of employees	3,133	2,838	2,920
Write-offs (millions of yen)	31,841	32,577	100,279
Write-offs related to the refund of overpayment interest (millions of yen)	15,328	29,804	44,669
Allowance for credit losses (millions of yen)	162,719	160,079	151,262