Non-Consolidated Financial Results for the Six-Month Period Ended September 30, 2006

The summary of this document (unaudited) has been translated from the original Japanese document released on November 6, 2006, for reference only.
In the event of any discrepancy between this translated document and the original Japanese document, the original document shall prevail.

Company Name: Promise Co., Ltd.
Stock Code: 8574
(URL: http://www.promise.co.jp/english/ir/)

Stock Listing: Tokyo Stock Exchange
Head Office: Tokyo

President and Representative Director: Hiroki Jinnai
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Telephone: 81-3-3287-1515
Meeting of Board of Directors for Approval of Results: November 6, 2006
Interim Dividend System: Applicable
Payment of Interim Dividends: December 1, 2006
Unit Stock System: Applicable (1 unit = 50 shares)

1. Non-Consolidated Financial Results for Interim Period Ended September 2006 (Apr. 1, 2006 – Sept. 30, 2006)

(1) Non-Consolidated Operating Results

(Note: In this report, amounts of less than one million yen are omitted and per share figures are rounded down to two decimal places.)

	Operating income		Operating profit		Recurring profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended Sept. 30, 2006	155,325	0.7	12,211	(74.9)	12,572	(74.5)
Six months ended Sept. 30, 2005	154,227	(2.5)	48,667	(20.2)	49,356	(20.6)
Year ended Mar. 31, 2006	307,960		66,210		67,718	

	Net income (loss)		Net income (loss) per share
	Millions of yen	%	Yen
Six months ended Sept. 30, 2006	(143,741)	—	(1,133.44)
Six months ended Sept. 30, 2005	28,580	(22.8)	215.75
Year ended Mar. 31, 2006	40,994		313.42

Notes: 1. Average number of shares
Six months ended Sept. 30, 2006: 126,818,701
Six months ended Sept. 30, 2005: 132,469,563
Year ended Mar. 31, 2006: 130,581,375
2. Change in accounting method: Not applicable
3. Percentages for operating income, operating profit, recurring profit, and net income represent percentage changes from the same period of the previous year.

(2) Non-Consolidated Financial Position

	Total assets	Net assets	Shareholders' equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
Sept. 30, 2006	1,537,388	595,936	38.8	4,699.13
Sept. 30, 2005	1,589,848	762,282	48.0	5,882.07
Mar. 31, 2006	1,598,348	754,662	47.2	5,950.17

Notes: 1. Number of shares outstanding
Sept. 30, 2006: 126,818,496
Sept. 30, 2005: 129,594,139
Mar. 31, 2006: 126,819,027
2. Number of shares of treasury stock
Sept. 30, 2006: 8,048,169
Sept. 30, 2005: 5,272,526
Mar. 31, 2006: 8,047,638

2. Forecasts for Fiscal Year Ending March 2007 (Apr. 1, 2006 – Mar. 31, 2007)

	Operating income	Recurring profit	Net loss
	Millions of yen	Millions of yen	Millions of yen
Year ending Mar. 31, 2007	304,000	24,900	140,800

Reference: Projected net loss per share for the fiscal year ending Mar. 31, 2007: ¥1,110.24

3. Dividends

	Cash dividends per share		
	Interim period-end	Fiscal year-end	Full-year
	Yen	Yen	Yen
Year ended Mar. 31, 2006	52.50	52.50	105.00
Year ending Mar. 31, 2007 (Actual)	52.50	—	105.00
Year ending Mar. 31, 2007 (Estimated)	—	52.50	

Note: The above forecasts for fiscal year ending March 2007 are based on information currently available to the Company at the time of the release of this report. Actual results could differ materially from projections due to various factors.

Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

Classification	Foot-notes	FY 2006 interim period (Sept. 30, 2005)			FY 2007 interim period (Sept. 30, 2006)			FY 2006 (Summary) (Mar. 31, 2006)		
		Amount		%	Amount		%	Amount		%
(Assets)										
I Current assets										
1 Cash and deposits		47,722			52,170			46,243		
2 Consumer loans receivable: Principal	2,3, 4,6,	1,316,242			1,273,379			1,295,316		
3 Short-term loans	7	114,931			116,925			98,132		
4 Other		37,435			81,773			64,455		
Allowance for credit losses	9	(98,700)			(171,500)			(101,500)		
Total current assets			1,417,631	89.2		1,352,749	88.0		1,402,648	87.8
II Fixed assets										
1 Property and equipment, net	1	67,401			64,749			66,613		
2 Intangible fixed assets, net		8,282			8,623			8,806		
3 Investments and advances	2	96,532			111,265			120,280		
Total fixed assets			172,216	10.8		184,638	12.0		195,700	12.2
Total assets			1,589,848	100.0		1,537,388	100.0		1,598,348	100.0

(Continued) (Millions of yen)

Classification	Foot-notes	FY 2006 interim period (Sept. 30, 2005)			FY 2007 interim period (Sept. 30, 2006)			FY 2006 (Summary) (Mar. 31, 2006)		
		Amount		%	Amount		%	Amount		%
(Liabilities)										
I Current liabilities										
1 Short-term borrowings		2,494			7,825			5,432		
2 Current portion of long-term debt	2	160,558			141,816			138,465		
3 Commercial paper		—			20,000			20,000		
4 Bonds scheduled for redemption within one year		85,000			40,000			55,000		
5 Accrued income taxes		15,213			6,670			24,575		
6 Reserve for bonuses		2,888			3,124			2,935		
7 Accruals for debt guarantees		867			12,571			7,417		
8 Accruals for debt guarantees of affiliated companies		1,300			—			—		
9 Provision for business losses of subsidiary		—			5,051			5,051		
10 Reserve for losses on interest repayments		—			30,600			21,200		
11 Other		12,148			10,822			11,329		
Total current liabilities			280,469	17.6		278,481	18.1		291,405	18.2
II Long-term liabilities										
1 Corporate bonds		180,000			150,000			180,000		
2 Long-term debt	2	352,318			419,199			364,664		
3 Accrued severance indemnities for employees		13,589			630			1,292		
4 Allowance for retirement benefits for directors and auditors		286			312			312		
5 Accruals for loss guarantees		860			—			2,000		
6 Reserve for losses on interest repayments		—			91,200			—		
7 Other		41			1,628			4,011		
Total long-term liabilities			547,096	34.4		662,970	43.1		552,280	34.6
Total liabilities			827,566	52.0		941,451	61.2		843,685	52.8

(Continued) (Millions of yen)

Classification	Foot-notes	FY 2006 interim period (Sept. 30, 2005) Amount		%	FY 2007 interim period (Sept. 30, 2006) Amount		%	FY 2006 (Summary) (Mar. 31, 2006) Amount		%
(Shareholders' equity)										
I Common stock			80,737	5.1		—	—		80,737	5.0
II Capital surplus										
1 Additional paid-in capital		112,639			—			112,639		
2 Other		14,697			—			14,697		
Total capital surplus			127,337	8.0		—	—		127,337	8.0
III Retained earnings										
1 Legal reserve		12,263			—			12,263		
2 Voluntary reserve		538,700			—			538,700		
3 Unappropriated retained earnings		35,824			—			41,434		
Total retained earnings			586,787	36.9		—	—		592,397	37.1
IV Net unrealized gain on securities			4,371	0.3		—	—		11,609	0.7
V Treasury stock			(36,952)	(2.3)		—	—		(57,418)	(3.6)
Total shareholders' equity			762,282	48.0		—	—		754,662	47.2
Total liabilities and shareholders' equity			1,589,848	100.0		—	—		1,598,348	100.0
(Net assets)										
I Shareholders' equity										
1 Common stock						80,737	5.3			
2 Capital surplus										
1) Additional paid-in capital					112,639					
2) Other					14,697					
Total capital surplus						127,337	8.3			
3 Retained earnings										
1) Legal reserve					12,263					
2) Other										
Voluntary reserve					566,700					
Retained earnings to be carried forward					(137,032)					
Total retained earnings						441,930	28.7			
4 Treasury stock						(57,422)	(3.7)			
Total shareholders' equity						592,583	38.6			
II Valuation and translation differences										
1 Net unrealized gain on securities						3,382				
2 Deferred hedge losses						(28)				
Total valuation and translation differences						3,353	0.2			
Total net assets						595,936	38.8			
Total liabilities and net assets						1,537,388	100.0			

(2) Non-Consolidated Statements of Income (Loss)

(Millions of yen)

Classification	Foot-notes	FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)			FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)			FY 2006 (Summary) (Apr. 1, 2005 – Mar. 31, 2006)		
		Amount		%	Amount		%	Amount		%
I Operating income										
1 Interest on consumer loans			149,947			143,121			296,730	
2 Other			4,279			12,204			11,229	
Total operating income			154,227	100.0		155,325	100.0		307,960	100.0
II Operating expenses										
1 Financial expenses	1		7,600			6,837			14,558	
2 Other	2		97,959			136,277			227,192	
Total operating expenses			105,560	68.4		143,114	92.1		241,750	78.5
Operating profit			48,667	31.6		12,211	7.9		66,210	21.5
III Non-operating revenues	3		853	0.5		530	0.3		1,877	0.6
IV Non-operating expenses	4		164	0.1		169	0.1		369	0.1
Recurring profit			49,356	32.0		12,572	8.1		67,718	22.0
V Extraordinary income	5		586	0.4		335	0.2		8,354	2.7
VI Extraordinary losses	6,7		1,853	1.2		156,236	100.6		7,183	2.3
Income (loss) before income taxes			48,089	31.2		(143,328)	(92.3)		68,889	22.4
Income taxes										
Current		15,451			6,995			41,562		
Deferred		4,056	19,508	12.7	(6,582)	412	0.2	(13,667)	27,895	9.1
Net income (loss)			28,580	18.5		(143,741)	(92.5)		40,994	13.3
Balance carried forward			7,243						7,243	
Cash dividends			—						6,803	
Unappropriated retained earnings			35,824						41,434	

(3) Non-Consolidated Statement of Changes in Shareholders' Equity and Net Assets
FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)

(Millions of yen)

	Shareholders' equity							
	Common stock	Capital surplus		Retained earnings			Treasury stock	Total shareholders' equity
					Other			
		Additional paid-in capital	Other	Legal reserve	Voluntary reserve	Retained earnings to be carried forward		
Balance at March 31, 2006	80,737	112,639	14,697	12,263	538,700	41,434	(57,418)	743,053
Changes during interim period								
Cash dividends paid *						(6,657)		(6,657)
Bonuses to directors and corporate auditors *						(67)		(67)
Voluntary reserve *					28,000	(28,000)		—
Net loss						(143,741)		(143,741)
Acquisition of treasury stock							(3)	(3)
Disposal of treasury stock			(0)				0	0
Total changes during interim period	—	—	(0)	—	28,000	(178,466)	(3)	(150,470)
Balance at September 30, 2006	80,737	112,639	14,697	12,263	566,700	(137,032)	(57,422)	592,583

	Valuation and translation differences			Total net assets
	Net unrealized gain on securities	Deferred hedge losses	Total valuation and translation differences	
Balance at March 31, 2006	11,609	—	11,609	754,662
Changes during interim period				
Cash dividends paid *				(6,657)
Bonuses to directors and corporate auditors *				(67)
Voluntary reserve *				—
Net loss				(143,741)
Acquisition of treasury stock				(3)
Disposal of treasury stock				0
Changes of items other than shareholders' equity during interim period—net	(8,227)	(28)	(8,255)	(8,255)
Total changes during interim period	(8,227)	(28)	(8,255)	(158,725)
Balance at September 30, 2006	3,382	(28)	3,353	595,936

* Retained earnings items which were approved at the General Meeting of Shareholders held on June 20, 2006.

(4) Material Items in Basis of Presentation of Interim Non-Consolidated Financial Statements

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
1. Standards and Methods for Valuing Assets	**1. Standards and Methods for Valuing Assets**	**1. Standards and Methods for Valuing Assets**
(1) Investment securities Investments in stocks of non-consolidated subsidiaries and affiliates are valued on a cost basis using the moving average method.	(1) Investment securities (No change)	(1) Investment securities (No change)
Other securities [1] Marketable Other securities are stated at market value as of the interim period-end. Adjustments to market value are recorded as an increase or decrease in shareholders' equity. Costs of their sales are determined by the moving average method.	Other securities [1] Marketable Other securities are stated at market value as of the interim period-end. Adjustments to market value are recorded as an increase or decrease in net assets. Costs of their sales are determined by the moving average method.	Other securities [1] Marketable Other securities are stated at market value as of the fiscal year-end. Adjustments to market value are recorded as an increase or decrease in shareholders' equity. Costs of their sales are determined by the moving average method.
[2] Other securities that are not marketable are stated at cost, with cost being determined by the moving average method.	[2] (No change)	[2] (No change)
(2) Derivatives Derivatives are stated at market value.	(2) Derivatives (No change)	(2) Derivatives (No change)
2. Method of Depreciation of Fixed Assets	**2. Method of Depreciation of Fixed Assets**	**2. Method of Depreciation of Fixed Assets**
(1) Property and equipment, net Property and equipment, net, are principally depreciated using the declining-balance method. However, buildings (excluding associated equipment) acquired on or after April 1, 1998, are depreciated using the straight-line method over the estimated useful lives of the assets. Moreover, small-sum assets of equal to or more than ¥100,000 and less than ¥200,000 are depreciated uniformly over a period of three years. The main useful lives are as follows. Buildings and structures: 3-50 years Equipment and fixtures: 2-20 years	(1) Property and equipment, net (No change)	(1) Property and equipment, net (No change)
(2) Intangible fixed assets, net Intangible fixed assets, net, are depreciated using the straight-line method. However, amortization of computer software (for internal use) is principally calculated using the straight-line method over five years, the estimated useful life. Moreover, small-sum assets of equal to or more than ¥100,000 and less than ¥200,000 are depreciated uniformly over a period of three years.	(2) Intangible fixed assets, net (No change)	(2) Intangible fixed assets, net (No change)

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
(3) Long-term prepaid expenses Long-term prepaid expenses are amortized on an average basis.	(3) Long-term prepaid expenses (No change)	(3) Long-term prepaid expenses (No change)
3. Accounting Basis for Reserves	**3. Accounting Basis for Reserves**	**3. Accounting Basis for Reserves**
(1) Allowance for credit losses The allowance for credit losses is provisioned at the actual loss rate. Additional provisions are made in amounts deemed necessary to cover possible non-collectible accounts in accordance with the state of consumer loans outstanding.	(1) Allowance for credit losses (No change)	(1) Allowance for credit losses (No change)
(2) Reserve for bonuses The reserve for bonuses to employees on the payroll at the end of the interim period is provisioned based on the expected payment amount.	(2) Reserve for bonuses (No change)	(2) Reserve for bonuses The reserve for bonuses to employees on the payroll at the end of the fiscal year is provisioned based on the expected payment amount.
(3) —————	(3) Reserve for bonuses to directors and corporate auditors To provide for bonuses to directors and corporate auditors, the Company provides an allowance for the current interim period portion that based on the expected future payment of bonuses to directors and corporate auditors. (Changes in accounting policy) Effective from the interim period under review, the Company adopted the “Accounting Standard for Directors’ Bonuses” (Statement No. 4 of the Accounting Standards Board of Japan, November 29, 2005). The amount of reserve is not presented since it is not possible to estimate the current interim period portion with reasonable accuracy.	(3) —————
(4) Accruals for debt guarantees Accruals for debt guarantees are provided to cover possible future losses on guarantees at the end of the interim period.	(4) Accruals for debt guarantees (No change)	(4) Accruals for debt guarantees Accruals for debt guarantees are provided to cover possible future losses on guarantees at the end of the fiscal year.
(5) Accruals for debt guarantees of affiliated companies To provide for losses on debt guarantees of affiliated companies, an amount equal to the expected losses at the end of the interim period was booked as an accrued expense.	(5) —————	(5) —————

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
(6) ————	(6) <u>Provision for business losses of subsidiary</u> To provide for business losses on financial assistance to a subsidiary, an allowance is provided based on the financial status of the subsidiary and the estimated amount of losses for the account of the Company.	(6) <u>Provision for business losses of subsidiary</u> (No change)
(7) ————	(7) <u>Reserve for losses on interest repayments</u> The provision to the reserve is rationally estimated and booked based on the number of repayment claims by debtors, etc., for interest paid in excess of the ceiling under the Interest Rate Restriction Law for which out-of-court settlements have not already been reached and the historical amount of repayments while also taking into consideration the recent repayment conditions. (Additional information) Effective from the interim period under review, the Company changed the basis for calculating the reserve for losses on interest payments to conform with the "Application of Auditing for Provision of Allowance for Losses for Reclaimed Refund of Interest in the Accounting of Consumer Finance Companies" of the Industry Audit Practice Committee Report No. 37 (October 13, 2006) by the Japanese Institute of Certified Public Accountants. As a result, the Company recorded ¥156,050 million (provision for reserve for losses on interest repayments) as an extraordinary loss to account for the difference between the amount that was calculated in accordance with the above report at the beginning of the interim period under review and the amount that was calculated in accordance with the standard applied in the previous fiscal year. Of the reserve for losses on interest repayments applicable to consumer loans receivable, ¥69,800 million of estimated interest repayments is included in the allowance for credit losses.	(7) <u>Reserve for losses on interest repayments</u> The provision to the reserve is rationally estimated and booked based on the number of repayment claims by debtors, etc., for interest paid in excess of the ceiling under the Interest Rate Restriction Law for which out-of-court settlements have not already been reached and the historical amount of repayments while also taking into consideration the recent repayment conditions. (Additional information) On March 15, 2006, the Japanese Institute of Certified Public Accountants announced guidelines on auditing consumer finance companies (Research Center Deliberation Report No. 24) that take into account the Supreme Court ruling concerning the application of repayment rules stipulated under the Money Lending Business Control and Regulation Law. Based on the increased materiality of interest repayments, beginning with the fiscal year under review, the Company has set up a reserve for losses on interest repayments as a current liability. In accordance with this action, a provision for reserve for losses on interest repayments totaling ¥21,200 million was included in operating expenses for the fiscal year under review. As a result, compared with using the same accounting procedures in the previous fiscal year, operating profit, recurring profit, and net income declined ¥21,200 million.

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
(8) Accrued severance indemnities for employees The amount of accrued severance indemnities for employees is provided based on the amount of the benefit obligation less the fair value of the pension plan assets. The accrued severance indemnity cost for the interim period is charged to income as incurred. The accrued severance indemnities for executive officers are determined separately based on the required payment amount at the end of the interim period as stipulated in the Company's bylaws. (Additional information) As a result of the enactment of the Defined Benefit Corporate Pension Plan Law, the Company was approved by the Ministry of Health, Labour and Welfare in Japan for exemption from the obligation for benefits related to future employee service under the substitutional portion on April 22, 2005. At the end of the interim period, the amount calculated as the required reimbursement (minimum obligation reserve) was ¥6,955 million. The gain that would be incurred through the application of Section 44-2 of the Practical Guidelines of Accounting for Retirement Benefits (Interim Report) (The Japanese Institute of Certified Public Accountants Accounting Committee Report No. 13) if said required reimbursement (minimum obligation reserve) was paid at the end of the interim period under review is ¥7,838 million.	(8) Accrued severance indemnities for employees The amount of accrued severance indemnities for employees is provided based on the amount of the benefit obligation less the fair value of the pension plan assets. The accrued severance indemnity cost for the interim period is charged to income as incurred. The accrued severance indemnities for executive officers are determined separately based on the required payment amount at the end of the interim period as stipulated in the Company's bylaws.	(8) Accrued severance indemnities for employees The amount of accrued severance indemnities for employees is provided based on the amount of the benefit obligation and plan assets as of the fiscal year-end. Prior service cost and actuarial differences are charged to income in a lump sum in the fiscal year in which they occur. The accrued severance indemnities for executive officers are determined separately based on the required payment amount at the end of the fiscal year as stipulated in the Company's bylaws. (Additional information) Along with the enforcement of the Defined Benefit Corporate Pension Plan Law, on April 22, 2005, the Company obtained approval from Japan's Minister of Health, Labour and Welfare to be exempted from the future benefit obligation for the substitutional portion of the contributory funded benefit pension plan. In turn, on March 31, 2006, the Company received approval to return the prior portion. The impact on income or losses in the fiscal year under review on a non-consolidated basis amounted to extraordinary income of ¥7,765 million.
(9) Allowance for retirement benefits for directors and auditors The past service cost for directors and auditors is determined based on the required payment amount at the end of the interim period as stipulated in the Company's bylaws.	(9) Allowance for retirement benefits for directors and auditors (No change)	(9) Allowance for retirement benefits for directors and auditors The past service cost for directors and auditors is determined based on the required payment amount at the end of the fiscal year as stipulated in the Company's bylaws.
(10) Accruals for loss guarantees The Company has made a provision for estimated loss to cover non-collectible amounts of claims for indemnities due to the sales of investments in subsidiaries.	(10) ――――	(10) Accruals for loss guarantees The Company has made a provision for estimated loss to cover non-collectible amounts of claims for indemnities due to the sales of investments in subsidiaries.

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
4. Lease Transactions Where financing leases do not transfer ownership of the leased property to the lessee during the term of the lease, the leased property is not capitalized and the lease expenses are charged to income in the period they are incurred.	**4. Lease Transactions** (No change)	**4. Lease Transactions** (No change)
5. Hedging (1) Hedge accounting method The Company uses deferral hedge accounting. Exceptional accounting is used to account for interest rate swap agreements and interest rate cap agreements that meet specified conditions.	**5. Hedging** (1) Hedge accounting method (No change)	**5. Hedging** (1) Hedge accounting method (No change)
(2) Hedging instruments and hedging targets Hedging instruments: Interest rate cap agreements and interest rate swap agreements Hedging targets: Funds procured at variable interest rates, for which a rise in market interest rates will contribute to an increase in fund procurement costs (interest payment).	(2) Hedging instruments and hedging targets (No change)	(2) Hedging instruments and hedging targets (No change)
(3) Hedging policy The basic hedging policy is to minimize the impact of sharp movements in interest rates on procured funds.	(3) Hedging policy (No change)	(3) Hedging policy (No change)
(4) Determining hedging effectiveness The hedging instruments are measured for effectiveness by correlation with respect to the difference between interest rate indicators upon the instruments and positions being hedged.	(4) Determining hedging effectiveness (No change)	(4) Determining hedging effectiveness (No change)
(5) Risk management system The Company manages market risk in accordance with methods for managing the various risks arising from financial activities as set forth in Guidelines for Managing Risk by Type, which is contained in the Company's Finance Regulations. Guidelines for Managing Risk by Type is revised in a timely manner in response to changes in the risk environment, whereupon such revisions shall be reported to the Board of Directors.	(5) Risk management system (No change)	(5) Risk management system (No change)

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
6. Other Material Items in Basis of Presentation of Interim Non-Consolidated Financial Statements (1) Accounting for revenues and expenses Interest on consumer loans is recognized on an accrual basis. For the Company, accrued interest on loans is determined using the lower of the interest rate specified in the Interest Rate Restriction Law or the contracted interest rate. (2) Accounting for consumption taxes National consumption taxes and regional consumption taxes are accounted for at the Company using the net-of-tax method. However, consumption taxes not subject to fixed asset related exclusion are recorded in Other in Investments and advances on the relevant interim balance sheet and are amortized over five years. The difference of suspense consumption tax paid less suspense consumption tax received is recorded in Other in Current liabilities.	**6. Other Material Items in Basis of Presentation of Interim Non-Consolidated Financial Statements** (1) Accounting for revenues and expenses (No change) (2) Accounting for consumption taxes (No change)	**6. Other Material Items in Basis of Presentation of Non-Consolidated Financial Statements** (1) Accounting for revenues and expenses (No change) (2) Accounting for consumption taxes National consumption taxes and regional consumption taxes are accounted for at the Company using the net-of-tax method. However, consumption taxes not subject to fixed asset related exclusion are recorded in Other in Investments and advances on the relevant balance sheet and are amortized over five years.

(5) Change in Accounting Practices

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
――――	(Accounting Standard for Presentation of Net Assets in the Balance Sheet) From the interim period under review, the Company has adopted “Accounting Standard for Presentation of Net Assets in the Balance Sheet” (Statement No. 5, December 9, 2005) and “Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet” (Guidance No. 8, December 9, 2005) of the Accounting Standards Board of Japan. The adoption of the new accounting standard will have no significant effect on the financial statements. The amount corresponding to Shareholders’ equity under the former standards is ¥595,965 million. Net assets in the balance sheet for the interim period under review have been presented in accordance with the revised disclosure rules of interim financial statements.	――――

(6) Change in Disclosure Method

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)
(Non-Consolidated Balance Sheet) The Partial Revision of the Securities and Exchange Law (Law No. 97 of 2004) was promulgated on June 9, 2004, and became effective on December 1, 2004. Furthermore, the “Practical Guidance on Accounting for Financial Derivatives (ASBJ Statement No. 14)” was revised on February 15, 2005. As a result, contributions to Limited Liability Partnerships (LLP) or partnerships of a similar nature for investment purposes are now regarded as “Investment in securities” under Article 2-2 of the Securities and Exchange Law. Accordingly, effective from the interim period under review, contributions to LLP or partnerships of a similar nature are presented as “Investments in securities.” The amount of contributions to LLP or partnerships of a similar nature for investment purposes included in Investments in securities in the interim period under review was ¥334 million.	――――

(7) Explanatory Notes
(Footnotes to Non-Consolidated Balance Sheets)

FY 2006 interim period (Sept. 30, 2005)

1. Accumulated depreciation on property and equipment

¥31,291 million

2. Assets pledged and corresponding liabilities

a) Assets pledged (Millions of yen)

Type	Interim book value
Consumer loans receivable	146,593
Total	146,593

b) Corresponding liabilities (Millions of yen)

Item	Balance at end of interim period
Current portion of long-term debt	39,332
Long-term debt	102,854
Total	142,186

In addition to the above, Promise entered into forward contracts of assigning for consumer loans receivable of ¥263,313 million. Corresponding liabilities were long-term debt of ¥252,924 million (including current portion of long-term debt of ¥76,032 million) as well as a guaranteed obligation for affiliates of ¥1,896 million.

Of the total amount of investment securities, ¥21 million was being used as collateral for sales guarantees.

3. Unsecured consumer loans to individual customers, which were included in Consumer loans receivable, were ¥1,312,510 million.

4. Revolving credit facility

Within lending commitment line contracts for consumer loans, ¥1,315,928 million was in revolving credit facility agreements (automatic renewal through basic revolving loan contract). These are agreements whereby companies can loan repeatedly up to a predetermined amount to a customer on request, if the customer has met the terms and conditions of the contract.

FY 2007 interim period (Sept. 30, 2006)

1. Accumulated depreciation on property and equipment

¥34,235 million

2. Assets pledged and corresponding liabilities

a) Assets pledged (Millions of yen)

Type	Interim book value
Consumer loans receivable	128,445
Total	128,445

b) Corresponding liabilities (Millions of yen)

Item	Balance at end of interim period
Current portion of long-term debt	32,970
Long-term debt	91,691
Total	124,661

In addition to the above, Promise entered into forward contracts of assigning for consumer loans receivable of ¥316,702 million. Corresponding liabilities were long-term debt of ¥308,592 million (including current portion of long-term debt of ¥72,637 million).

Of the total amount of investment securities, ¥21 million was being used as collateral for sales guarantees.

3. Unsecured consumer loans to individual customers, which were included in Consumer loans receivable, were ¥1,270,317 million.

4. Revolving credit facility

Within lending commitment line contracts for consumer loans, ¥1,273,129 million was in revolving credit facility agreements (automatic renewal through basic revolving loan contract). These are agreements whereby companies can loan repeatedly up to a predetermined amount to a customer on request, if the customer has met the terms and conditions of the contract.

FY 2006 (Mar. 31, 2006)

1. Accumulated depreciation on property and equipment

¥33,129 million

2. Assets pledged and corresponding liabilities

a) Assets pledged (Millions of yen)

Type	Book value at end of fiscal year
Consumer loans receivable	131,788
Total	131,788

b) Corresponding liabilities (Millions of yen)

Item	Balance at end of fiscal year
Current portion of long-term debt	35,841
Long-term debt	92,163
Total	128,004

In addition to the above, Promise entered into forward contracts of assigning for consumer loans receivable of ¥277,149 million. Corresponding liabilities were long-term debt of ¥268,401 million (including current portion of long-term debt of ¥64,123 million).

Of the total amount of investment securities, ¥21 million was being used as collateral for sales guarantees.

3. Unsecured consumer loans to individual customers, which were included in Consumer loans receivable, were ¥1,291,953 million.

4. Revolving credit facility

Within lending commitment line contracts for consumer loans, ¥1,295,032 million was in revolving credit facility agreements (automatic renewal through basic revolving loan contract). These are agreements whereby companies can loan repeatedly up to a predetermined amount to a customer on request, if the customer has met the terms and conditions of the contract.

<table>
<tr><th>FY 2006 interim period
(Sept. 30, 2005)</th><th>FY 2007 interim period
(Sept. 30, 2006)</th><th>FY 2006
(Mar. 31, 2006)</th></tr>
<tr>
<td>The total balance of revolving credit facilities unused was ¥346,249 million (including ¥194 million in secured revolving credit facilities). This balance includes credit facilities of customers without any loan balance, except for those making no payments or receipt for two years or more.
There are also contracts whose term ends without the lending option being executed, and thus they do not necessarily have an impact on future cash flows of the Company.
For changes in the credit status of customers or other credible reasons, each contract contains a provision in which the Company can deny financing for loan applications and upwardly or downwardly revise the maximum credit line.
Even after the completion of contracts, the Company periodically revises contract details and adopts measures to ensure credit safely.
5. Contingent liabilities
(1) Guarantee obligations in the loan guarantee business
¥49,182 million
(2) Warranty obligations
¥2,579 million
This obligation was entailed in the transfer of the entire amount of stock held by Promise in subsidiary GC Co., Ltd., to General Electric Capital Consumer Finance Co., Ltd. (currently GE Consumer Finance Co., Ltd.), and represents the remaining balance of obligations that fall under the category of warranty obligations, which are only one portion of Company debt obligations.
(3) Guarantees of loans to subsidiaries (Millions of yen)
<table>
<tr><th>Borrower</th><th>Guarantee amount</th></tr>
<tr><td>(Subsidiaries)</td><td></td></tr>
<tr><td>PROMISE (HONG KONG) CO., LTD.</td><td>8,243</td></tr>
<tr><td>PROMISE (TAIWAN) CO., LTD.</td><td>2,600</td></tr>
<tr><td>QUOQLOAN INC.</td><td>47</td></tr>
<tr><td>Total</td><td>10,890</td></tr>
</table>
</td>
<td>The total balance of revolving credit facilities unused was ¥325,240 million (including ¥189 million in secured revolving credit facilities). This balance includes credit facilities of customers without any loan balance, except for those making no payments or receipt for two years or more.
There are also contracts whose term ends without the lending option being executed, and thus they do not necessarily have an impact on future cash flows of the Company.
For changes in the credit status of customers or other credible reasons, each contract contains a provision in which the Company can deny financing for loan applications and upwardly or downwardly revise the maximum credit line.
Even after the completion of contracts, the Company periodically revises contract details and adopts measures to ensure credit safely.
5. Contingent liabilities
(1) Guarantee obligations in the loan guarantee business
¥233,647 million
(2) ――――――
(3) Guarantees of loans to subsidiaries (Millions of yen)
<table>
<tr><th>Borrower</th><th>Guarantee amount</th></tr>
<tr><td>(Subsidiaries)</td><td></td></tr>
<tr><td>PROMISE (HONG KONG) CO., LTD.</td><td>6,157</td></tr>
<tr><td>PROMISE (THAILAND) CO., LTD.</td><td>157</td></tr>
<tr><td>NANJING SHENZHOU SEED INDUSTRY CO.,LTD.</td><td>74</td></tr>
<tr><td>Total</td><td>6,389</td></tr>
</table>
</td>
<td>The total balance of revolving credit facilities unused was ¥340,119 million (including ¥190 million in secured revolving credit facilities). This balance includes credit facilities of customers without any loan balance, except for those making no payments or receipt for two years or more.
There are also contracts whose term ends without the lending option being executed, and thus they do not necessarily have an impact on future cash flows of the Company.
For changes in the credit status of customers or other credible reasons, each contract contains a provision in which the Company can deny financing for loan applications and upwardly or downwardly revise the maximum credit line.
Even after the completion of contracts, the Company periodically revises contract details and adopts measures to ensure credit safely.
5. Contingent liabilities
(1) Guarantee obligations in the loan guarantee business
¥164,512 million
(2) Warranty obligations
¥2,104 million
This obligation was entailed in the transfer of the entire amount of stock held by Promise in subsidiary GC Co., Ltd., to General Electric Capital Consumer Finance Co., Ltd. (currently GE Consumer Finance Co., Ltd.), and represents the remaining balance of obligations that fall under the category of warranty obligations, which are only one portion of Company debt obligations.
(3) Guarantees of loans to subsidiaries (Millions of yen)
<table>
<tr><th>Borrower</th><th>Guarantee amount</th></tr>
<tr><td>(Subsidiaries)</td><td></td></tr>
<tr><td>PROMISE (HONG KONG) CO., LTD.</td><td>7,716</td></tr>
<tr><td>PROMISE (TAIWAN) CO., LTD.</td><td>2,600</td></tr>
<tr><td>NANJING SHENZHOU SEED INDUSTRY CO.,LTD.</td><td>73</td></tr>
<tr><td>QUOQLOAN INC.</td><td>10</td></tr>
<tr><td>Total</td><td>10,399</td></tr>
</table>
</td>
</tr>
</table>

FY 2006 interim period (Sept. 30, 2005)	FY 2007 interim period (Sept. 30, 2006)	FY 2006 (Mar. 31, 2006)
In foreign currency, guarantee obligations to PROMISE (HONG KONG) CO., LTD., totaled HK$565 million.	In foreign currency, guarantee obligations to PROMISE (HONG KONG) CO., LTD., totaled HK$407 million, to PROMISE (THAILAND) CO., LTD., totaled THB50 million, and to NANJING SHENZHOU SEED INDUSTRY CO., LTD., totaled CNY5 million.	In foreign currency, guarantee obligations to PROMISE (HONG KONG) CO., LTD., totaled HK$510 million and to NANJING SHENZHOU SEED INDUSTRY CO., LTD., totaled CNY5 million.
6. Status of nonperforming loans	**6. Status of nonperforming loans**	**6. Status of nonperforming loans**

(Millions of yen)

Classification	FY 2006 interim period Amount	FY 2007 interim period Amount	FY 2006 Amount
Credits of bankrupt borrowers	922	667	695
Delinquent loans	105	89	90
Delinquent loans three months or more past the due date	12,710	17,958	10,964
Restructured loans	57,469	63,295	60,745
Total	71,207	82,009	72,496

FY 2006 interim period (Sept. 30, 2005)	FY 2007 interim period (Sept. 30, 2006)	FY 2006 (Mar. 31, 2006)
(1) Credits of bankrupt borrowers are loans under declaration of bankruptcy, reconstruction, and similar proceedings whose accruing interest is not recorded as income because the principal or interest on such loans is unlikely to be recovered in view of the considerable period of postponement of the principal or interest, or other circumstances.	(1) (No change)	(1) (No change)
(2) Delinquent loans are credits whose accruing interest is not recorded as income for the same reason as the above and do not include credits of bankrupt borrowers and the loans to which postponement of interest payment was made with the object of reconstructing and supporting the borrowers.	(2) (No change)	(2) (No change)
(3) Delinquent loans three months or more past the due date are loans which are delinquent for three months or more from the due date of interest or principal under the terms of the related loan agreements and do not include credits of bankrupt borrowers and delinquent loans, as described above.	(3) (No change)	(3) (No change)

FY 2006 interim period (Sept. 30, 2005)

(4) Restructured loans are loans to which a certain concession favorable to borrowers, such as postponement of interest payment and other methods, was made with the object of encouraging repayment and do not include credits of bankrupt borrowers, delinquent loans, and delinquent loans three months or more past the due date, as described above.

Of ¥57,469 million in restructured loans, restructured loans which are 30 days or less past due were ¥53,241 million.

7. Loan collateral

A repurchase agreement of ¥15,998 million is included in Short-term loans.

Consequently, marketable securities are accepted as collateral from the seller of repurchased marketable securities.

The interim market value for marketable securities received is as follows. (Millions of yen)

Type	Market value
Commercial paper	15,998
Total	15,998

8. The unutilized balance from overdraft contracts on current accounts (including contracts based on overdraft contracts on current accounts) and contracts for the commitment line of loans are as follows.

(Overdraft contracts on current accounts) (Millions of yen)

Total contracts	7,050
Contracts exercised	2,494
Difference	4,556

(Contracts for the commitment line of loans) (Millions of yen)

Total contracts	236,720
Contracts exercised	—
Difference	236,720

9. ———

FY 2007 interim period (Sept. 30, 2006)

(4) Restructured loans are loans to which a certain concession favorable to borrowers, such as postponement of interest payment and other methods, was made with the object of encouraging repayment and do not include credits of bankrupt borrowers, delinquent loans, and delinquent loans three months or more past the due date, as described above.

Of ¥63,295 million in restructured loans, restructured loans which are 30 days or less past due were ¥58,707 million.

7. Loan collateral

A repurchase agreement of ¥28,992 million is included in Short-term loans.

Consequently, marketable securities are accepted as collateral from the seller of repurchased marketable securities.

The interim market value for marketable securities received is as follows. (Millions of yen)

Type	Market value
Commercial paper	25,794
Short-term government securities	3,197
Total	28,992

8. The unutilized balance from overdraft contracts on current accounts (including contracts based on overdraft contracts on current accounts) and contracts for the commitment line of loans are as follows.

(Overdraft contracts on current accounts) (Millions of yen)

Total contracts	14,050
Contracts exercised	7,825
Difference	6,225

(Contracts for the commitment line of loans) (Millions of yen)

Total contracts	164,450
Contracts exercised	—
Difference	164,450

9. Of the reserve for losses on interest repayments applicable to consumer loans receivable, ¥69,800 million of estimated interest repayments is included in the allowance for credit losses.

FY 2006 (Mar. 31, 2006)

(4) Restructured loans are loans to which a certain concession favorable to borrowers, such as postponement of interest payment and other methods, was made with the object of encouraging repayment and do not include credits of bankrupt borrowers, delinquent loans, and delinquent loans three months or more past the due date, as described above.

Of ¥60,745 million in restructured loans, restructured loans which are 30 days or less past due were ¥56,075 million.

7. Loan collateral

A repurchase agreement of ¥9,999 million is included in Short-term loans.

Consequently, marketable securities are accepted as collateral from the seller of repurchased marketable securities.

The market value for marketable securities received is as follows. (Millions of yen)

Type	Market value
Commercial paper	9,999
Total	9,999

8. The unutilized balance from overdraft contracts on current accounts (including contracts based on overdraft contracts on current accounts) and contracts for the commitment line of loans are as follows.

(Overdraft contracts on current accounts) (Millions of yen)

Total contracts	7,050
Contracts exercised	5,432
Difference	1,618

(Contracts for the commitment line of loans) (Millions of yen)

Total contracts	168,235
Contracts exercised	—
Difference	168,235

9. ———

(Footnotes to Non-Consolidated Statements of Income (Loss))

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
1. Financial expenses (Millions of yen) Interest expense 4,249 Bond interest 2,435 Bond issue expenses 58	**1. Financial expenses** (Millions of yen) Interest expense 3,985 Bond interest 2,022 Commercial paper interest 69	**1. Financial expenses** (Millions of yen) Interest expense 8,074 Bond interest 4,641 Bond issue expenses 113
2. Depreciation (Millions of yen) Property and equipment 2,537 Intangible fixed assets 1,048	**2. Depreciation** (Millions of yen) Property and equipment 2,168 Intangible fixed assets 1,388	**2. Depreciation** (Millions of yen) Property and equipment 5,374 Intangible fixed assets 2,252
3. Non-operating revenues (Millions of yen) Interest on loans 80 Dividend income 146 Equity in earnings of Tokumei Kumiai 242 Gain on reversal of premium of pension fund 150	**3. Non-operating revenues** (Millions of yen) Interest on loans 98 Dividend income 89 Management consulting fees 58 Insurance money received and insurance dividend 16	**3. Non-operating revenues** (Millions of yen) Interest on loans 166 Dividend income 216 Equity in earnings of Tokumei Kumiai 242 Gain on reversal of premium of pension fund 150 Insurance money received and insurance dividend 540
4. Non-operating expenses (Millions of yen) Expense for relocation of offices 106 Cancellation of leasehold deposits 25	**4. Non-operating expenses** (Millions of yen) Expense for relocation of offices 63 Cancellation of leasehold deposits 28	**4. Non-operating expenses** (Millions of yen) Expense for relocation of offices 222 Cancellation of leasehold deposits 34
5. Extraordinary income (Millions of yen) Net gain on sales of investment in securities 583	**5. Extraordinary income** (Millions of yen) Net gain on sales of investment in securities 106 Reversal of accruals for loss guarantees 220	**5. Extraordinary income** (Millions of yen) Net gain on sales of investment in securities 583 Gain on return of substitutional portion of contributory funded benefit pension plan 7,765
6. Extraordinary losses (Millions of yen) Accruals for debt guarantees of affiliated companies 1,300 Loss on valuation of investments in subsidiaries 303 Impairment loss 61	**6. Extraordinary losses** (Millions of yen) Provision for reserve for losses on interest repayments 156,050 Net loss on disposal of property and equipment 98	**6. Extraordinary losses** (Millions of yen) Loss on valuation of investments in subsidiaries 303 Impairment loss 111 Provision for loss guarantees 1,139 Provision for business losses of subsidiary 5,051 Net loss on disposal of property and equipment 381

<table>
<tr><th>FY 2006 interim period
(Apr. 1, 2005 – Sept. 30, 2005)</th><th>FY 2007 interim period
(Apr. 1, 2006 – Sept. 30, 2006)</th><th>FY 2006
(Apr. 1, 2005 – Mar. 31, 2006)</th></tr>
<tr>
<td>
7. During the interim period ended September 30, 2005, the following groups of assets of the Company have been charged with impairment losses.
<table>
<tr><th>Use</th><th>Category</th><th>Prefecture</th></tr>
<tr><td>Idle asset</td><td>Land</td><td>Tokyo</td></tr>
</table>
<u>Method of Grouping Assets</u>
The Company divides its asset groups into two categories: finance for assets related to the financing business and idle assets not related to the financing business for each asset item of other businesses.
<u>Process of Recognizing Impairment Losses and Amount Recorded</u>
Idle assets for which market value has fallen markedly below book value have been adjusted to amounts approaching their potential recovery value. Of the reduction amount, an impairment loss of ¥61 million was booked as extraordinary losses.
<u>Method of Calculating Recovery Value</u>
Recovery value is stated as net sales value. It is calculated using the assessment value, etc., of a real estate appraiser.
</td>
<td>7. ―――――</td>
<td>
7. During the fiscal year ended March 31, 2006, the following groups of assets of the Company have been charged with impairment losses.
<table>
<tr><th>Use</th><th>Category</th><th>Prefecture</th></tr>
<tr><td>Idle asset</td><td>Land, telephone rights</td><td>Tokyo</td></tr>
</table>
<u>Method of Grouping Assets</u>
The Company divides its asset groups into two categories: finance for assets related to the financing business and idle assets not related to the financing business for each asset item of other businesses.
<u>Process of Recognizing Impairment Losses and Amount Recorded</u>
Idle assets for which market value has fallen markedly below book value have been adjusted to amounts approaching their potential recovery value. Of the reduction amount, an impairment loss of ¥111 million was booked as extraordinary losses. Of that amount, ¥61 million was for land and ¥49 million for telephone rights.
<u>Method of Calculating Recovery Value</u>
Recovery value is calculated based on the net sales value. Land is valued based on appraisal by real estate appraisers. Telephone rights are carried at fair value.
</td>
</tr>
</table>

(Footnote to Consolidated Statement of Changes in Shareholders' Equity and Net Assets)

Interim period under review (Apr. 1 – Sept. 30, 2006)

Treasury stock (Shares)

Type of shares	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)	Increase	Decrease	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)
Common shares	8,047,638	562	31	8,048,169

(Summary of changes)

Increase in the number of shares

Purchase of odd-lot shares: 562 shares

Decrease in the number of shares

Sale of shares to shareholders holding odd-lot shares: 31 shares

(Footnotes to Lease Transactions)

Notes regarding disclosure based on EDINET have been omitted.

(Footnote to Securities)

At the end of the previous interim period, there were no securities with market value among subsidiaries and affiliates.

At the end of the interim period under review, there were no securities with market value among subsidiaries and affiliates.

At the end of the previous fiscal year, there were no securities with market value among subsidiaries and affiliates.

(Footnotes to Per Share Data)

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
Net assets per share ¥5,882.07	Net assets per share ¥4,699.13	Net assets per share ¥5,950.17
Net income per share ¥215.75	Net loss per share ¥1,133.44	Net income per share ¥313.42
The figure of diluted net income per share is not disclosed because there was no potential share of common stock that had a dilutive effect.	The figure of diluted net income per share is not disclosed because there was no potential share of common stock that had a dilutive effect. Interim net income per share is not presented since the Company posted a net loss for the period.	The figure of diluted net income per share is not disclosed because there was no potential share of common stock that had a dilutive effect.

Note: Calculations of net income (loss) per share and diluted net income (loss) per share are based on the following data.

FY 2006 interim period (Apr. 1, 2005 – Sept. 30, 2005)	FY 2007 interim period (Apr. 1, 2006 – Sept. 30, 2006)	FY 2006 (Apr. 1, 2005 – Mar. 31, 2006)
Interim net income on non-consolidated statement of income ¥28,580 million	Interim net loss on non-consolidated statement of income (loss) ¥143,741 million	Net income on non-consolidated statement of income ¥40,994 million
Interim net income for common stock ¥28,580 million	Interim net loss for common stock ¥143,741 million	Net income for common stock ¥40,927 million
Principal category of funds not available to shareholders of common stock Bonuses to directors and corporate auditors from the disposition of profits ¥— million	Principal category of funds not available to shareholders of common stock Bonuses to directors and corporate auditors from the disposition of profits ¥— million	Principal category of funds not available to shareholders of common stock Bonuses to directors and corporate auditors from the disposition of profits ¥67 million
Principal category of funds not available to shareholders ¥— million	Principal category of funds not available to shareholders ¥— million	Principal category of funds not available to shareholders ¥67 million
Average number of shares outstanding in interim period 132,469 thousand	Average number of shares outstanding in interim period 126,818 thousand	Average number of shares outstanding in fiscal year 130,581 thousand
Major adjustments to interim net income included in the calculation of interim fully diluted net income per share ¥— million	Major adjustments to interim net loss included in the calculation of interim fully diluted net loss per share ¥— million	Major adjustments to net income included in the calculation of fully diluted net income per share ¥— million
Adjustment to interim net income ¥— million	Adjustment to interim net loss ¥— million	Adjustment to net income ¥— million
Major categories of the additional number of shares included in the calculation of interim fully diluted net income per share Stock acquisition rights — thousand	Major categories of the additional number of shares included in the calculation of interim fully diluted net loss per share Stock acquisition rights — thousand	Major categories of the additional number of shares included in the calculation of fully diluted net income per share Stock acquisition rights — thousand
Additional number of shares — thousand	Additional number of shares — thousand	Additional number of shares — thousand
A summary of latent shares is not included in the calculation of interim fully diluted net income per share because there were no shares with a dilutive effect during the period. Treasury stock held for stock option 351,000 shares There were 214,800 shares with stock option as of September 30, 2005, reflecting a 136,200 decrease in the number of shares with acquisition rights owing to the loss of rights.	A summary of latent shares is not included in the calculation of interim fully diluted net loss per share because there were no shares with a dilutive effect during the period. Treasury stock held for stock option 351,000 shares There were 190,200 shares with stock option as of September 30, 2006, reflecting a 160,800 decrease in the number of shares with acquisition rights owing to the loss of rights.	A summary of latent shares is not included in the calculation of fully diluted net income per share because there were no shares with a dilutive effect during the fiscal year. Treasury stock held for stock option 351,000 shares There were 214,800 shares with stock option as of March 31, 2006, reflecting a 136,200 decrease in the number of shares with acquisition rights owing to the loss of rights.