2007年 2月期 第1四半期決算補足資料

FACT BOOK 2007

For the Year Ended February 20, 2007

First Quarter Report

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(注) Remarks:

1: 記載数値は、すべて単位未満切り捨て表示しております。

All fractions of numbers posted are rounded off to the nearest figure.

2: 前期比のパーセント表示は、増減率を表しております。

YOY (%) represents the growth ratio compared with the results in the same period of the previous year.



イオンクレジットサービス株式会社 AEON CREDIT SERVICE CO., LTD.

Prepared by the Investor Relations section Tel: 03-5281-2027

Fax: 03-5281-2468

まいにち AEON CARD

第1四半期経営成績(3-5月期)

Business Results (2006.3 ~ 5)

(単位:百万円/Million of Yen,%)

	連結経営成績 Results (Consolidated)	前年同期比 YOY	単独経営成績 Results (Non-consolidated)	前年同期比 YOY
取扱高 Trading volume	601,135	18.5 %	531,284	17.1 %
内ショッピング Credit card shopping	365,319	21.6 %	348,123	20.6 %
内キャッシング Cash advances	158,983	21.5 %	140,048	21.4 %
営業収益 Operating Revenue	40,172	22.6 %	29,266	17.3 %
内ショッピング Credit card shopping	9,002	28.3 %	7,508	24.2 %
内キャッシング Cash advances	23,738	19.4 %	20,082	16.1 %
営業利益 Operating income	8,243	16.0 %	5,821	8.5 %
経常利益 Ordinary income	8,259	16.6 %	6,017	10.7 %
四半期純利益 Net income	3,829	3.1 %	3,580	13.3 %

<単独カード会員関連数値 Non-consolidated cardholder information >

有効会員数(Total cardholders)

1,388万人(18万人增) 13.88 million (up:180,000)

稼働会員数(Active cardholders)

777万人(11万人增) 7.77million (up:110,000)

()は、期首からの増減 Increased/Decreased from 2006/2

AEON CREDIT SERVICE CO.,LTD.

まいにち AEON CARD

営業トピックス

Business Highlights

国内トピックス Domestic Highlights

「コスモ・ザ・カート・オーパス」の発行開始

Launched a new card program of "COSMO THE CARD Opus".

「イオンサンデーカード」、「紀州レンジャーカード」の発行開始

Commenced issuing new cards of "AEON Sunday Card" and "Kissyu Ranger Card".

北陸電力と提携し、電気料金のカード決済を開始

Initiated a card settlement of the electricity charges in cooperation with Hokuriku Electric Power Company.

ETCカード会員の11万人の会員獲得(累計71万人)

Acquired ETC cardholders of 110,000 during the term (Total: 710,000).

海外トピックス Overseas Highlights

イオンクレジットサービス(インドネシア)の設立 インドネシア

Indonesia Established a subsidiary of "PT. AEON Credit Service Indonesia" in Indonesia.

香港 「イオンユニオンペイカード」の発行開始

Hong Kong Commenced issuing new cards of "AEON UnionPay Card" in Hong Kong.

タイ 営業拠点を72ヶ所に拡大、携帯通信大手のD TAC社との新規提携カード発行

Thailand Increased the number of sales offices to 72.

Issued a new co-branded card in tie-up with D-TAC (Total Access Communication PLC), a major

mobile carrier in Thailand.

マレーシア クレジットカード会員数5万人に拡大

Malaysia Increased the number of credit cardholders to 50,000 in Malaysia.

フィリピン 駐在員事務所開設認可の取得

Philippine Obtained a permit for setting up a representative office in the Philippines.

AEON CREDIT SERVICE CO..LTD.

連結決算報告 Consolidated Financial Summary 取扱高内訳 Trading Volume

(単位:百万円/Millions of Yen)

	2005/5	5	2006/5	5	2006/2	2
	実績	構成比	実績	構成比	実績	構成比
	Results	% of Total	Results	% of Total	Results	% of Total
カードショッピング Credit card shopping	¥300,413	59.2%	¥365,319	60.8%	¥1,348,860	61.8%
(前年同期比/YOY)(%)	22.2%	39.270	21.6%	00.676	20.7%	01.07
個品あっせん Hire purchase	13,573	2.7%	9,341	1.6%	45,023	2.1%
(前年同期比/YOY)(%)	11.8%	2.1 70	-31.2%	1.0%	-15.8%	2.170
融資計 Total loans	144,730	28.5%	184,258	30.7%	609,944	27.9%
(前年同期比/YOY)(%)	16.1%	20.5%	27.3%	30.7%	19.1%	21.9%
カードキャッシング Cash advances	130,885	25.8%	158,983	26.4%	531,348	24.3%
(前年同期比/YOY)(%)	13.9%	23.6%	21.5%	20.4%	13.6%	24.3%
その他融資 Other loans	13,845	2.7%	25,275	4.2%	78,595	3.6%
(前年同期比/YOY)(%)	41.3%	2.1 70	82.6%	4.2%	76.7%	3.0%
融資代行 Service fee	46,532	9.2%	39,430	6.6%	174,036	8.0%
(前年同期比/YOY)(%)	-8.3%	9.270	-15.3%	0.0%	-10.3%	0.0%
その他 Other	1,914	0.4%	2,785	0.5%	5,195	0.2%
(前年同期比/YOY)(%)	4.7%	0.4%	45.5%	0.3%	-29.0%	0.2%
取扱高合計 Total trading volume	507,164	100.0%	601,135	100.0%	2,183,060	100.0%
(前年同期比/YOY)(%)	16.5%	100.0%	18.5%	100.0%	15.8%	100.0%

営業収益内訳 Operating Revenues

					(単位:百万円/Mill	ions of Yen)
	2005/5	2005/5 2006/5		2006/2	2	
	実績	構成比	実績	構成比	実績	構成比
	Results	% of Total	Results	% of Total	Results	% of Total
カードショッピング Credit card shopping	¥7,017	21.4%	¥9,002	22.4%	¥31,701	21.9%
(前年同期比/YOY)(%	26.1%	21.4/0	28.3%	22.4 /0	24.0%	21.970
個品あっせん Hire purchase	1,845	5.6%	1,712	4.3%	7,634	5.3%
(前年同期比/YOY)(%	35.8%	3.0%	-7.2%	4.3%	25.9%	3.3%
融資計 Total loans	22,325	68.1%	27,614	68.7%	98,640	68.1%
(前年同期比/YOY)(%	13.4%	00.176	23.7%	00.7 /6	17.5%	00.170
カードキャッシング Cash advances	19,874	60.6%	23,738	59.1%	86,444	59.7%
(前年同期比/YOY)(%	11.6%	00.076	19.4%	39.170	14.7%	39.1 /0
その他融資 Other loans	2,451	7.5%	3,876	9.6%	12,195	8.4%
(前年同期比/YOY)(%	29.7%	7.570	58.1%	9.076	41.3%	0.4 /0
融資代行 Service fee	639	2.0%	531	1.3%	2,734	1.6%
(前年同期比/YOY)(%	-12.6%	2.070	-16.9%	1.576	-13.2%	1.070
その他 Other	944	2.9%	1,229	3.1%	4,359	3.1%
(前年同期比/YOY)(%	-	2.370	30.1%	3.170	-2.6%	5.170
金融収益 Financial income	0	0.0%	83	0.2%	39	0.0%
(前年同期比/YOY)(%	-79.4%	0.076	-	0.2 /6	403.6%	0.076
営業収益合計 Total operating revenues	32,773	100.00/	40,172	100.00/	144,751	100.00/
(前年同期比/YOY)(%	15.1%	100.0%	22.6%	100.0%	17.9%	100.0%

販売費及び一般管理費 Selling,General and administrative expenses

(単位:百万円/Millions of Yen)

			(— 12. H/) 13/ Willions of 1011)
	2005/5	2006/5	2006/2
	実績	実績	実績
	Results	Results	Results
販売費及び一般管理費	¥23,889	¥29,483	¥96,710
Selling,General and administrative expenses	+23,000	+20,400	+30,710
(前年同期比/YOY)(%)	13.9%	23.4%	18.2%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2005/5	;	2006/5	5	2006/2	
	実績	増減	実績	増減	実績	増減
	Results	Change	Results	Change	Results	Change
割賦売掛金合計 Total installments receivable	¥179,143	¥45,448	¥217,357	¥38,214	¥197,092	¥39,083
(前年同期比/YOY)(%)	34.0%	+45,440	21.3%	+30,214	24.7%	+39,003
カードショッピング Credit card shopping	150,683	38,561	194,268	43,585	172,072	41,437
(前年同期比/YOY)(%)	34.4%	30,301	28.9%	43,363	31.7%	41,437
個品あっせん Hire purchase	28,459	6,887	23,088	E 271	25,019	-2,353
(前年同期比/YOY)(%)	31.9%	0,007	-18.9%	-5,371	-8.6%	-2,303
営業貸付金計 Total loans receivable	378,530	56,354	467,961	89,430	439,365	84,324
(前年同期比/YOY)(%)	17.5%	30,334	23.6%	69,430	23.8%	04,324
カードキャッシング Cash advances	332,121	43,405	395,839	63,718	369,507	57,724
(前年同期比/YOY)(%)	15.0%	43,403	19.2%	03,710	18.5%	31,124
その他融資 Other loans	46,409	12,949	72,122	25,712	69,858	26,599
(前年同期比/YOY)(%)	38.7%	12,949	55.4%	25,712	61.5%	20,399
営業債権合計 Total finance receivalbe	557,673	101,803	685,318	127.644	636,458	122 100
(前年同期比/YOY)(%)	22.3%	101,603	22.9%	127,644	24.1%	123,408

債権流動化実施後の数値を記載しております。 Figures represent amounts after securitization of receivables.

(債権流動化実施額) (Securitized Receivables)

(単位:百万円/Millions of Yen)

	2005/5	2006/5	2006/2
	実績	実績	実績
	Results	Results	Results
割賦売掛金 Installments receivable	¥53,920	¥63,240	¥60,930
カードショッピング Credit card shopping	49,918	57,420	56,452
個品あっせん Hire purchase	4,003	5,819	4,477
営業貸付金 Loans receivable	20,633	17,920	20,380
カードキャッシング Cash advances	20,633	17,920	20,380
債権流動化実施額計 Total securitized receivables	74,554	81,162	81,310

(債権流動化分を含む営業債権残高) (Finance Receivable Including Securitized Receivable)

(単位:百万円/Millions of Yen)

	2005/5		2006/5	j	2006/2)
	実績	増減	実績	増減	実績	増減
	Results	Change	Results	Change	Results	Change
割賦売掛金合計 Total installments receivable	¥233,063	¥36,437	¥280,597	¥47,533	¥258,022	¥48,221
(前年同期比/YOY)(%)	18.5%	+30,437	20.4%		23.0%	+40,221
営業貸付金合計 Total loans receibable	399,163	58,653	485,881	86,718	459,746	84,188
(前年同期比/YOY)(%)	17.2%	30,033	21.7%	86,718	22.4%	04,100
営業債権合計 Finance Receivable Including Securitized Receivable	632,227	95,091	766,479	134,251	717,768	132,409
(前年同期比/YOY)(%)	17.7%		21.2%		22.6%	

カード会員数の推移 Number of Cardholders

(単位:万人/Ten Thousand)

		2005/5		2006/	5	2006/2	2
		実績	期首増減	実績	期首増減	実績	増減
		Results	Increase/Decrease from 2006/2	Results	Increase/Decrease from 2006/2	Results	Change
日本	Japan	1,310.0	20.0	1,388.0	18.0	1,370.0	80.0
香港	Hong Kong	80.4	1.2	89.0	1.4	87.6	8.5
タイ	Thailand	133.6	1.4	142.8	3.0	139.8	7.6
台湾	Taiwan	6.8	0.7	10.5	0.2	10.1	4.0
マレーシア	Malaysia	-	-	5.0	2.1	3.0	3.0
合計	Total	1,530.8	33.3	1,635.3	24.7	1,610.5	100.1

<u>単独決算報告 Non-Consolidated Financial Summary</u> 取扱高内訳 Trading Volume

(単位:百万円/Millions of Yen)

	2005/5	5	2006/5	2006/5		2
	実績	構成比	実績	構成比	実績	構成比
	Results	% of Total	Results	% of Total	Results	% of Total
カードショッピング Credit card shopping	¥288,579	63.6%	¥348,123	65.5%	¥1,294,645	66.4%
(前年同期比/YOY)(%)	22.3%	03.0 /	20.6%	03.37	20.4%	00.4 /6
融資計 Total loans	118,669	26.1%	143,680	27.0%	480,698	24.7%
(前年同期比/YOY)(%)	13.5%	20.176	21.1%	27.0%	12.8%	24.7 70
カードキャッシング Cash advances	115,392	25.4%	140,048	26.4%	466,978	24.0%
(前年同期比/YOY)(%)	13.0%	23.4%	21.4%	20.4%	12.4%	24.0%
その他融資 Other loans	3,277	0.7%	3,632	0.7%	13,720	0.7%
(前年同期比/YOY)(%)	32.7%	0.7 %	10.8%	0.7 %	28.1%	0.7 %
融資代行 Service fee	46,532	10.3%	39,430	7.4%	174,036	8.9%
(前年同期比/YOY)(%)	-8.3%	10.3%	-15.3%	7.470	-10.3%	0.9%
個品あっせん Hire purchase	51	0.0%	40	0.0%	215	0.0%
(前年同期比/YOY)(%)	-18.8%	0.0%	-21.8%	0.0%	-21.6%	0.0%
その他 Other	9	0.0%	8	0.0%	35	0.0%
(前年同期比/YOY)(%)	28.0%	0.0%	-12.0%	0.0%	-7.1%	0.0%
取扱高合計 Total trading volume	453,842	100.0%	531,284	100.0%	1,949,631	100.0%
(前年同期比/YOY)(%)	15.9%	100.0%	17.1%	100.0%	15.0%	100.0%

営業収益内訳 Operating Revenues

(単位:百万円/Millions of Yen)

				(単位∶白力円/Mill	ions of Yen)
2005/5	5	2006/5	;	2006/2	
実績	構成比	実績	構成比	実績	構成比
Results	% of Total	Results	% of Total	Results	% of Total
¥6,044	24 20/	¥7,508	25.7%	¥27,397	25.0%
25.0%	24.2 /0	24.2%	25.7 /0	23.1%	23.0 /
4,871	10 F0/	5,944	20.20/	22,066	20.1%
20.3%	19.5%	22.0%	20.3%	19.6%	20.17
1,132	4.50/	1,501	E 10/	5,134	4.7%
49.1%	4.5%	32.6%	5.1%	39.8%	4.7%
40	0.20/	62	0.20/	195	0.2%
54.6%	0.2%	54.6%	0.2%	45.1%	0.2%
17,850	71 50/	20,810	71 10/	78,119	71.2%
13.1%	11.5%	16.6%	7 1.170	16.4%	11.27
17,293	60.2%	20,082	69 69/	75,487	68.8%
12.6%	09.576	16.1%	00.076	15.9%	00.07
556	2 20/	728	2 50/	2,632	2.4%
31.6%	2.2/0	30.8%	2.5 /0	33.6%	2.4 /
641	2 7%	534	1 8%	2,386	2.2%
-12.5%	2.1 /0	-16.8%	1.076	-13.1%	2.27
4	0.0%	4	0.0%	18	0.0%
-25.9%	0.070	-3.0%	0.070	-8.9%	0.07
420	16.8%	408	1 /10/	1,813	1.6%
-	10.070	-2.8%	1.470	-28.9%	1.07
0	0.0%	0	0.0%	0	0.0%
48.7%	0.070	431.4%	0.070	-23.4%	0.070
24,960	100.0%	29,266	100.0%	109,736	100.0%
13.7%	100.076	17.3%	100.076	15.9%	100.07
	実績 Results ¥6,044 25.0% 4,871 20.3% 1,132 49.1% 40 54.6% 17,850 13.1% 17,293 12.6% 556 31.6% 641 -12.5% 4 -25.9% 420 - 0 48.7%	Results % of Total ¥6,044 24.2% 4,871 19.5% 1,132 4.5% 49.1% 4.5% 17,850 71.5% 17,293 69.3% 556 2.2% 641 2.7% -12.5% 4 0.0% 420 48.7% 0.0% 24,960 100.0%	実績 構成比 実績 Results % of Total Results ¥6,044 24.2% ¥7,508 25.0% 24.2% 24.2% 4,871 19.5% 22.0% 1,132 4.5% 1,501 49.1% 4.5% 32.6% 40 0.2% 54.6% 17,850 71.5% 20,810 13.1% 71.5% 20,082 12.6% 69.3% 16.1% 556 2.2% 30.8% 641 2.7% -16.8% -12.5% -2.7% -16.8% -25.9% -3.0% 408 -2.8% 0 0 420 16.8% -2.8% 0 0.0% 431.4% 24,960 100.0% 29,266	実績 構成比 実績 構成比 Results % of Total Results % of Total ¥6,044 24.2% 25.7% 25.7% 4,871 19.5% 22.0% 20.3% 1,132 4.5% 1,501 5.1% 49.1% 4.5% 32.6% 5.1% 40 0.2% 54.6% 0.2% 54.6% 71.5% 20,810 71.1% 17,850 71.5% 20,082 68.6% 17,293 69.3% 16.1% 68.6% 556 2.2% 30.8% 2.5% 31.6% 2.7% -16.8% 1.8% -12.5% -76.8% 1.8% 4 0.0% -3.0% 0.0% 420 16.8% -2.8% 1.4% -2.8% 1.4% -2.8% 1.4% 24,960 100.0% 29,266 100.0%	Results

販売費及び一般管理費 Selling,General and administrative expenses

(単位:百万円/Millions of Yen)

	2005/5	2006/5	2006/2
	実績	実績	実績
	Results	Results	Results
販売費及び一般管理費	¥18,593	¥22,469	¥73,926
Selling,General and administrative expenses	¥10,093	¥22,409	+ 73,920
(前年同期比/YOY)(%)	13.0%	20.8%	17.5%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

					(单位:677万/19111	ions of Tonj		
	2005/5		2006/5		2006/2			
	実績	増減	実績	増減	実績	増減		
	Results	Change	Results	Change	Results	Change		
割賦売掛金合計 Total installments receivable	¥135,684	V20 424	¥38,424	X36 434	¥170,698	¥35,014	¥148,821	¥31,675
(前年同期比/YOY)(%)	39.5%	∓30,424	25.8%	+ 35,014	27.0%	∓31,075		
カードショッピング Credit card shopping	135,509	00.404	170,565	35,056	148,688	31,712		
(前年同期比/YOY)(%)	39.6%	38,464	25.9%		27.1%			
内リボ・分割払い残高 Revolving payment card shopping	44,896	14 214	14,314	60,295	15 200	58,344	17,059	
(前年同期比/YOY)(%)	46.8%	14,314	34.3%	15,399	41.3%	17,059		
個品あっせん Hire purchase	175	-39	133	-41	132	-37		
(前年同期比/YOY)(%)	-18.5%	-39	-21.8%		-22.1%			
営業貸付金計 Total loans receivable	316,689	46,713	377,002	60,313	349,904	51,840		
(前年同期比/YOY)(%)	17.3%	40,713	19.0%		17.4%			
カードキャッシング Cash advances	299,929	43,137	356,925	56,996	330,702	48,201		
(前年同期比/YOY)(%)	16.8%	43,137	19.0%		17.1%			
その他融資 Other loans	16,760	3,575	20,076	3,316	19,202	3,638		
(前年同期比/YOY)(%)	27.1%		19.8%	3,310	23.4%			
営業債権合計 Total finance receivalbe	452,373	85,137	0E 127	0E 127	547,701	95,327	498,725	83,515
(前年同期比/YOY)(%)	23.2%		21.1%	90,321	20.1%	03,313		

債権流動化実施後の数値を記載しております。 Figures represent amounts after securitization of receivables.

(債権流動化実施額) (Securitized Receivables)

(単位:百万円/Millions of Yen)

	2005/5	2006/5	2006/2	
	実績実績		実績	
	Results	Results	Results	
割賦売掛金 Installments receivable	¥43,478	¥54,347	¥50,000	
一回払い Single-payment credit	43,478	54,347	50,000	
営業貸付金 Loans receivable	10,000	10,000	10,000	
リボ払い Revolving payment credit	10,000	10,000	10,000	
債権流動化実施額計 Total securitized receivables	53,478	64,347	60,000	

(債権流動化分を含む営業債権残高) (Finance Receivable Including Securitized Receivable)

(単位:百万円/Millions of Yen)

					(1 12 1 7 3 1 3 1 1 1 1 1 1	
	2005/5		2006/5		2006/2	
	実績	増減	実績	増減	実績	増減
	Results	Change	Results	Change	Results	Change
割賦売掛金合計 Total installments receivable	¥179,162	¥28,453	¥225,046	¥45,883	¥198,821	¥40,371
(前年同期比/YOY)(%)	18.9%	+20,433	25.6%	+45,005	25.5%	
営業貸付金合計 Total loans receibable	326,689	46,713	387,002	60,313	359,904	51,840
(前年同期比/YOY)(%)	16.7%	40,713	18.5%		16.8%	
営業債権合計	505,852		612,049		558,725	
Finance Receivable Including Securitized Receivable	505,652	75,166	012,049	106,197	556,725	92,211
(前年同期比/YOY)(%)	17.5%		21.0%		19.8%	

カード会員数の推移 Number of Domestic Cardholders

(単位:万人/Ten Thousand)

	2005/5		2006/5		2006/2	
	実績	期首増減	実績	期首増減	実績	増減
	Results	Increase/Decrease from 2006/2	Results	Increase/Decrease from 2006/2	Results	Change
有効会員数 1	1,310	20	1,388	18	1,370	80
Total cardholders	1,310	20	1,500	10	1,370	80
稼働会員数 2	732	15	777	11	766	49
Active cardholders						
年間稼働率 3	57.1%		57.6%		57.6%	
Card-usage rate	37.176	-	37.0%	- 	37.076	-

- 1 有効会員数とは実際にカードを保有している会員数です。一人で複数枚保有する会員は、一人として算出しております。
 - "Total cardholders" counts each cardholder only once, even when an individual holds more than one card.
- 2 稼働会員数とは有効会員数の内、1年間に1回以上カードを利用した会員数です。
- "Active cardholders" means the number of cardholders who have used their cards at least once within the previous 12 months. 3 年間稼働率=稼働会員数 ÷ (2005/5 ~ 2006/5)平均有効会員数 × 100