

2008年 2月期 第1四半期決算補足資料

FACT BOOK 2008

For the Year Ended February 20, 2008

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.



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連結決算報告 Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円 / Millions of Yen)

	2006/5		2007/5		2007/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
カードショッピング Credit card shopping (前年同期比/ YOY) (%)	¥365,319 21.6%	60.8%	¥429,043 17.4%	65.5%	¥1,590,444 17.9%	64.1%
個品あっせん Hire purchase (前年同期比/ YOY) (%)	9,341 31.2%	1.6%	13,047 39.7%	2.0%	44,360 1.5%	1.8%
融資計 Total loans (前年同期比/ YOY) (%)	184,258 27.3%	30.7%	179,944 2.3%	27.5%	695,016 13.9%	28.0%
カードキャッシング Cash advances (前年同期比/ YOY) (%)	158,983 21.5%	26.4%	150,339 5.4%	23.0%	589,044 10.9%	23.7%
その他融資 Other loans (前年同期比/ YOY) (%)	25,275 82.6%	4.2%	29,604 17.1%	4.5%	105,971 34.8%	4.3%
融資代行 Service fee (前年同期比/ YOY) (%)	39,430 15.3%	6.6%	29,088 26.2%	4.4%	141,750 18.6%	5.7%
その他 Other (前年同期比/ YOY) (%)	2,785 45.5%	0.5%	3,487 25.2%	0.5%	11,348 118.4%	0.4%
取扱高合計 Total trading volume (前年同期比/ YOY) (%)	601,135 18.5%	100.0%	654,610 8.9%	100.0%	2,482,920 13.7%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円 / Millions of Yen)

	2006/5		2007/5		2007/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
カードショッピング Credit card shopping (前年同期比/ YOY) (%)	¥9,002 28.3%	22.4%	¥10,686 18.7%	24.1%	¥39,775 25.5%	22.9%
個品あっせん Hire purchase (前年同期比/ YOY) (%)	1,712 7.2%	4.3%	2,412 40.9%	5.4%	7,530 1.4%	4.3%
融資計 Total loans (前年同期比/ YOY) (%)	27,614 23.7%	68.7%	29,166 5.6%	65.7%	118,207 19.8%	68.1%
カードキャッシング Cash advances (前年同期比/ YOY) (%)	23,738 19.4%	59.1%	23,924 0.8%	53.9%	100,609 16.4%	58.0%
その他融資 Other loans (前年同期比/ YOY) (%)	3,876 58.1%	9.6%	5,242 35.3%	11.8%	17,598 44.3%	10.1%
融資代行 Service fee (前年同期比/ YOY) (%)	531 16.9%	1.3%	390 26.5%	0.9%	1,921 19.1%	1.1%
その他 Other (前年同期比/ YOY) (%)	1,229 30.1%	3.1%	1,690 37.6%	3.8%	5,748 31.9%	3.3%
金融収益 Financial income (前年同期比/ YOY) (%)	83 -	0.2%	67 19.6%	0.2%	296 647.1%	0.2%
営業収益合計 Total operating revenues (前年同期比/ YOY) (%)	40,172 22.6%	100.0%	44,414 10.6%	100.0%	173,481 19.8%	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)

	2006/5	2007/5	2007/2
	実績 Results	実績 Results	実績 Results
販売費及び一般管理費 Selling, General and administrative expenses (前年同期比/ YOY) (%)	¥29,483 23.4%	¥32,581 10.5%	¥121,117 25.2%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2006/5		2007/5		2007/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前年同期比/YOY) (%)	¥217,357 21.3%	¥38,214	¥333,830 53.6%	¥116,473	¥260,790 32.3%	¥63,698
カードショッピング Credit card shopping (前年同期比/YOY) (%)	194,268 28.9%	43,585	300,485 54.7%	106,216	229,252 33.2%	57,180
個品あっせん Hire purchase (前年同期比/YOY) (%)	23,088 18.9%	5,371	33,344 44.4%	10,256	31,537 26.1%	6,518
営業貸付金 Total loans receivable (前年同期比/YOY) (%)	467,961 23.6%	89,430	526,258 12.5%	58,297	507,115 15.4%	67,749
カードキャッシング Cash advances (前年同期比/YOY) (%)	395,839 19.2%	63,718	431,990 9.1%	36,151	416,266 12.7%	46,759
その他融資 Other loans (前年同期比/YOY) (%)	72,122 55.4%	25,712	94,268 30.7%	22,146	90,848 30.0%	20,990
営業債権合計 Total finance receivable (前年同期比/YOY) (%)	685,318 22.9%	127,644	860,089 25.5%	174,770	767,906 20.7%	131,448

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)

	2006/5	2007/5	2007/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥63,240	¥11,774	¥51,799
カードショッピング Credit card shopping	57,420	6,269	46,384
個品あっせん Hire purchase	5,819	5,505	5,415
営業貸付金 Loans receivable	17,920	19,438	19,284
カードキャッシング Cash advances	17,920	19,438	19,284
債権流動化実施額計 Total securitized receivables	81,161	31,212	71,083

(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)

	2006/5		2007/5		2007/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前年同期比/YOY) (%)	¥280,597 20.4%	¥47,533	¥345,604 23.2%	¥65,007	¥312,589 21.1%	¥54,567
営業貸付金合計 Total loans receivable (前年同期比/YOY) (%)	485,881 21.7%	86,718	545,697 12.3%	59,815	526,399 14.5%	66,653
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/YOY) (%)	766,479 21.2%	134,251	891,301 16.3%	124,822	838,989 16.9%	121,220

カード会員数の推移 Number of Cardholders

(単位: 万人/Ten Thousand)

	2006/5		2007/5		2007/2	
	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	期首増減 Increase/Decrease from 2007/2	実績 Results	増減 Change
日本 Japan	1,388.0	18.0	1,478.0	23.0	1,455.0	85.0
香港 Hong Kong	89.0	1.4	96.5	1.5	95.0	7.4
タイ Thailand	142.8	3.0	157.6	3.5	154.1	14.3
台湾 Taiwan	10.5	0.2	11.0	0.0	11.0	0.9
マレーシア Malaysia	5.0	2.1	7.2	0.2	7.0	4.0
合計 Total	1,635.3	24.7	1,750.3	28.2	1,722.1	111.6

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

(単位: 百万円/Millions of Yen)

	2006/5		2007/5		2007/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
カードショッピング Credit card shopping (前年同期比/YOY) (%)	¥348,123 20.6%	65.5%	¥409,784 17.7%	71.8%	¥1,516,639 17.1%	69.6%
融資計 Total loans (前年同期比/YOY) (%)	143,680 21.1%	27.0%	131,854 8.2%	23.1%	521,640 8.5%	23.9%
カードキャッシング Cash advances (前年同期比/YOY) (%)	140,048 21.4%	26.4%	130,099 7.1%	22.8%	509,336 9.1%	23.4%
その他融資 Other loans (前年同期比/YOY) (%)	3,631 10.8%	0.7%	1,754 51.7%	0.3%	12,303 10.3%	0.6%
融資代行 Service fee (前年同期比/YOY) (%)	39,430 15.3%	7.4%	29,088 26.2%	5.1%	141,750 18.6%	6.5%
個品あっせん Hire purchase (前年同期比/YOY) (%)	40 21.8%	0.0%	36 11.0%	0.0%	184 14.6%	0.0%
その他 Other (前年同期比/YOY) (%)	8 12%	0.0%	195 2261.7%	0.0%	33 4.0%	0.0%
取扱高合計 Total trading volume (前年同期比/YOY) (%)	531,284 17.1%	100.0%	570,958 7.5%	100.0%	2,180,248 11.8%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2006/5		2007/5		2007/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
カードショッピング Credit card shopping (前年同期比/YOY) (%)	¥7,508 24.2%	25.7%	¥8,658 15.3%	28.8%	¥32,896 20.1%	26.3%
加盟店収益 Revenue from affiliated merchants (前年同期比/YOY) (%)	5,944 22.0%	20.3%	6,862 15.4%	22.9%	25,600 16.0%	20.5%
リボ・分割払収益 Revenue from revolving credit (前年同期比/YOY) (%)	1,498 32.7%	5.1%	1,691 12.9%	5.6%	7,014 37.0%	5.6%
その他収益 Other revenue (前年同期比/YOY) (%)	65 50.6%	0.2%	103 58.8%	0.3%	280 33.9%	0.2%
融資計 Total loans (前年同期比/YOY) (%)	20,810 16.6%	71.1%	20,556 1.2%	68.5%	88,599 13.4%	70.8%
カードキャッシング Cash advances (前年同期比/YOY) (%)	20,082 16.1%	68.6%	19,828 1.3%	66.0%	85,479 13.2%	68.3%
その他融資 Other loans (前年同期比/YOY) (%)	727 30.8%	2.5%	727 0.0%	2.4%	3,119 18.5%	2.5%
融資代行 Service fee (前年同期比/YOY) (%)	534 16.8%	1.8%	393 26.3%	1.3%	1,934 18.9%	1.5%
個品あっせん Hire purchase (前年同期比/YOY) (%)	4 3.0%	0.0%	3 22.9%	0.0%	14 19.4%	0.0%
その他 Other (前年同期比/YOY) (%)	408 2.8%	1.4%	411 0.9%	1.4%	1,697 6.4%	1.4%
金融収益 Financial income (前年同期比/YOY) (%)	0 431.4%	0.0%	4 744.0%	0.0%	27 3461.5%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY) (%)	29,266 17.3%	100.0%	30,028 2.6%	100.0%	125,169 14.1%	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)

	2006/5	2007/5	2007/2
	実績 Results	実績 Results	実績 Results
販売費及び一般管理費 Selling, General and administrative expenses (前年同期比/YOY) (%)	¥22,469 20.8%	¥23,368 4.0%	¥90,045 21.8%

営業債権内訳 Finance Receivables

(単位: 百万円 / Millions of Yen)

	2006/5		2007/5		2007/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前年同期比/ YOY) (%)	¥170,698 25.8%	¥35,014	¥267,559 56.7%	¥96,861	¥197,211 32.5%	¥48,390
カードショッピング Credit card shopping (前年同期比/ YOY) (%)	170,565 25.9%	35,056	267,448 56.8%	96,883	197,099 32.6%	48,410
内リボ・分割払い残高 Revolving payment card shopping (前年同期比/ YOY) (%)	60,294 34.3%	15,399	67,846 12.5%	7,551	63,487 8.9%	5,143
個品あっせん Hire purchase (前年同期比/ YOY) (%)	133 21.8%	41	111 16.5%	22	112 14.7%	19
営業貸付金計 Total loans receivable (前年同期比/ YOY) (%)	377,002 19.0%	60,313	398,252 5.6%	21,249	385,585 10.2%	35,681
カードキャッシング Cash advances (前年同期比/ YOY) (%)	356,925 19.0%	56,996	379,560 6.3%	22,634	365,839 10.6%	35,137
その他融資 Other loans (前年同期比/ YOY) (%)	20,076 19.8%	3,316	18,691 6.9%	1,384	19,746 2.8%	543
営業債権合計 Total finance receivable (前年同期比/ YOY) (%)	547,701 21.1%	95,327	665,812 21.6%	118,110	582,797 16.9%	84,071

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)

	2006/5	2007/5	2007/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥54,347	¥0	¥40,217
一回払い Single-payment credit	54,347	0	40,217
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	64,347	10,000	50,217

(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)

	2006/5		2007/5		2007/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前年同期比/ YOY) (%)	¥225,046 25.6%	¥45,883	¥267,559 18.9%	¥42,513	¥237,428 19.4%	¥38,607
営業貸付金合計 Total loans receivable (前年同期比/ YOY) (%)	387,002 18.5%	60,313	408,252 5.5%	21,249	395,585 9.9%	35,681
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/ YOY) (%)	612,049 21.0%	106,197	675,812 10.4%	63,762	633,014 13.3%	74,288

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

(単位: 万人 / Ten Thousand)

	2006/5		2007/5		2007/2	
	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	期首増減 Increase/Decrease from 2007/2	実績 Results	増減 Change
有効会員数 1 Total cardholders	1,388	18	1,478	23	1,455	85
稼働会員数 2 Active cardholders	777	11	848	18	830	64
年間稼働率 3 Card-usage rate	57.6%	-	59.2%	-	58.8%	-

- 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.
- 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.
- 年間稼働率=稼働会員数÷(2006/5～2007/5)平均有効会員数×100
Card-usage rate = Total cardholders/Average total active cardholders at the first quarter (2005/5 and 2006/5) × 100