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	5	2007/5	5	2007/2)
		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	¥365,319	60.8%	¥429,043	65.5%	¥1,590,444	64.1%
	(前年同期比/YOY)(%)	21.6%	00.076	17.4%	05.5 /0	17.9%	04.170
個品	あっせん Hire purchase	9,341	1.6%	13,047	2.0%	44,360	1.8%
	(前年同期比/YOY)(%)	31.2%	1.070	39.7%	2.076	1.5%	1.0 /0
融資	賢計 Total loans	184,258	30.7%	179,944	27.5%	695,016	28.0%
	(前年同期比/YOY)(%)	27.3%	30.7 /6	2.3%	21.570	13.9%	20.0 /6
	カードキャッシング Cash advances	158,983	26.4%	150,339	23.0%	589,044	23.7%
	(前年同期比/YOY)(%)	21.5%	20.470	5.4%	23.0 /0	10.9%	23.1 /0
	その他融資 Other loans	25,275	4.2%	29,604	4.5%	105,971	4.3%
	(前年同期比/YOY)(%)	82.6%	4.2 /0	17.1%	4.570	34.8%	4.5 /0
融資	6代行 Service fee	39,430	6.6%	29,088	4.4%	141,750	5.7%
	(前年同期比/YOY)(%)	15.3%	0.0%	26.2%	4.470	18.6%	3.7 %
その	D他 Other	2,785	0.5%	3,487	0.5%	11,348	0.4%
	(前年同期比/YOY)(%)	45.5%	0.5%	25.2%	0.5%	118.4%	0.4%
取扱	及高合計 Total trading volume	601,135	100.0%	654,610	100.0%	2,482,920	100.0%
	(前年同期比/YOY)(%)	18.5%	100.0%	8.9%	100.0%	13.7%	100.0%

営業収益内訳 Operating Revenues

(単位:百万円/Millions of Yen)

		2006/5		2007/5	5	2007/2	
		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		¥9,002	22.4%	¥10,686	24.1%	¥39,775	22.9%
((前年同期比/YOY)(%)	28.3%	22.4/0	18.7%	24.170	25.5%	22.970
個品あっせん Hire purchase		1,712	4.3%	2,412	5.4%	7,530	4.3%
((前年同期比/YOY)(%)	7.2%	4.3%	40.9%	5.4%	1.4%	4.3%
融資計 Total loans		27,614	68.7%	29,166	65.7%	118,207	68.1%
((前年同期比/YOY)(%)	23.7%	00.7 %	5.6%	03.7 %	19.8%	00.176
カードキャッシング Cash advances		23,738	59.1%	23,924	53.9%	100,609	58.0%
	(前年同期比/YOY)(%)	19.4%	39.176	0.8%	55.9%	16.4%	36.0%
その他融資 Other loans		3,876	0.60/	5,242	44.00/	17,598	10.10/
	(前年同期比/YOY)(%)	58.1%	9.6%	35.3%	11.8%	44.3%	10.1%
融資代行 Service fee		531	1 20/	390	0.9%	1,921	1.1%
((前年同期比/YOY)(%)	16.9%	1.3%	26.5%	0.9%	19.1%	1.170
その他 Other		1,229	3.1%	1,690	3.8%	5,748	3.3%
((前年同期比/YOY)(%)	30.1%	3.170	37.6%	3.0%	31.9%	3.3%
金融収益 Financial income		83	0.2%	67	0.2%	296	0.2%
((前年同期比/YOY)(%)		0.2%	19.6%	0.2%	647.1%	0.2%
営業収益合計 Total operating revenues		40,172	100.00/	44,414	100.00/	173,481	100.00/
((前年同期比/YOY)(%)	22.6%	100.0%	10.6%	100.0%	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	実績	実績
	Results	Results	Results
販売費及び一般管理費	¥29,483	¥32,581	¥121,117
Selling,General and administrative expenses	+29,403	+32,301	+121,117
(前年同期比/YOY)(%)	23.4%	10.5%	25.2%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2006/5	5	2007/5	5	2007/2	
	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	¥217,357	¥38,214	¥333,830	¥116,473	¥260,790	¥63,698
(前年同期比/YOY)(%)	21.3%	+30,214	53.6%	+110,473	32.3%	+03,090
カードショッピング Credit card shopping	194,268	43,585	300,485	106,216	229,252	57,180
(前年同期比/YOY)(%)	28.9%	43,565	54.7%	100,210	33.2%	57,100
個品あっせん Hire purchase	23,088	5,371	33,344	10,256	31,537	6,518
(前年同期比/YOY)(%)	18.9%	5,571	44.4%	10,230	26.1%	0,316
営業貸付金計 Total loans receivable	467,961	89,430	526,258	58,297	507,115	67,749
(前年同期比/YOY)(%)	23.6%	09,430	12.5%	30,291	15.4%	07,749
カードキャッシング Cash advances	395,839	63,718	431,990	36,151	416,266	46,759
(前年同期比/YOY)(%)	19.2%	03,710	9.1%	30,131	12.7%	40,739
その他融資 Other loans	72,122	25,712	94,268	22,146	90,848	20,990
(前年同期比/YOY)(%)	55.4%	23,712	30.7%	22,140	30.0%	20,990
営業債権合計 Total finance receivalbe	685,318	127,644	860,089	174,770	767,906	131,448
(前年同期比/YOY)(%)	22.9%	121,044	25.5%	174,770	20.7%	131,440

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	実績	実績
	Results	Results	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		2006/5 2007/5		2007/2	
	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	¥280,597	¥47,533	¥345,604	¥65,007	¥312,589	¥54,567
(前年同期比/YOY)(%)	20.4%	+47,555	23.2%	+05,007	21.1%	+34,307
営業貸付金合計 Total loans receibable	485,881	86,718	545,697	59,815	526,399	66,653
(前年同期比/YOY)(%)	21.7%	00,710	12.3%	39,613	14.5%	00,033
営業債権合計	766,479		891,301		838,989	
Finance Receivable Including Securitized Receivable	•	134,251	,,,,	124,822	,	121,220
(前年同期比/YOY)(%)	21.2%		16.3%		16.9%	

カード会員数の推移 Number of Cardholders

(単位:万人/Ten Thousand)

		2006/	5	2007/	5	2007/2	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 2007/2	Results	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

<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)

	2006/5	5	2007/5	5	2007/2	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	¥348,123	65.5%	¥409,784	71.8%	¥1,516,639	69.6%
(前年同期比/YOY)(%)	20.6%	05.576	17.7%	7 1.0 76	17.1%	03.076
融資計 Total loans	143,680	27.0%	131,854	23.1%	521,640	23.9%
(前年同期比/YOY)(%)	21.1%	21.0%	8.2%	23.1%	8.5%	23.9%
カードキャッシング Cash advances	140,048	26.4%	130,099	22.8%	509,336	23.4%
(前年同期比/YOY)(%)	21.4%	20.4%	7.1%	22.0%	9.1%	23.4%
その他融資 Other loans	3,631	0.7%	1,754	0.3%	12,303	0.6%
(前年同期比/YOY)(%)	10.8%	0.776	51.7%	0.3%	10.3%	0.0%
融資代行 Service fee	39,430	7.4%	29,088	5.1%	141,750	6.5%
(前年同期比/YOY)(%)	15.3%	7.470	26.2%	5.1%	18.6%	0.5%
個品あっせん Hire purchase	40	0.0%	36	0.0%	184	0.0%
(前年同期比/YOY)(%)	21.8%	0.0%	11.0%	0.0%	14.6%	0.0%
その他 Other	8	0.0%	195	0.0%	33	0.0%
(前年同期比/YOY)(%)	12%	0.0%	2261.7%	0.0%	4.0%	0.0%
取扱高合計 Total trading volume	531,284	100.0%	570,958	100.0%	2,180,248	100.0%
(前年同期比/YOY)(%)	17.1%	100.0%	7.5%	100.0%	11.8%	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)
	2006/5	5	2007/5	,	2007/2	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	¥7,508	25.7%	¥8,658	28.8%	¥32,896	26.3%
(前年同期比/YOY)(%)	24.2%	23.1 /0	15.3%	20.070	20.1%	20.370
加盟店収益 Revenue from affiliated merchants	5,944	20.3%	6,862	22.9%	25,600	20.5%
(前年同期比/YOY)(%)	22.0%	20.370	15.4%	22.970	16.0%	20.570
リボ・分割払収益 Revenue from revolving credit	1,498	5.1%	1,691	5.6%	7,014	5.6%
(前年同期比/YOY)(%)	32.7%	5.1%	12.9%	5.0%	37.0%	5.0%
その他収益 Other revenue	65	0.2%	103	0.3%	280	0.2%
(前年同期比/YOY)(%)	50.6%	0.2%	58.8%	0.3%	33.9%	0.2%
融資計 Total loans	20,810	71.1%	20,556	68.5%	88,599	70.8%
(前年同期比/YOY)(%)	16.6%	71.1%	1.2%	00.5%	13.4%	70.6%
カードキャッシング Cash advances	20,082	68.6%	19,828	66.0%	85,479	68.3%
(前年同期比/YOY)(%)	16.1%	00.07	1.3%	00.076	13.2%	00.570
その他融資 Other loans	727	2.5%	727	2.4%	3,119	2.5%
(前年同期比/YOY)(%)	30.8%	2.5 /0	0.0%	2.4 /0	18.5%	2.5/0
融資代行 Service fee	534	1.8%	393	1.3%	1,934	1.5%
(前年同期比/YOY)(%)	16.8%	1.070	26.3%	1.570	18.9%	1.070
個品あっせん Hire purchase	4	0.0%	3	0.0%	14	0.0%
(前年同期比/YOY)(%)	3.0%	0.070	22.9%	0.070	19.4%	0.070
その他 Other	408	1.4%	411	1.4%	1,697	1.4%
(前年同期比/YOY)(%)	2.8%	11.170	0.9%	11170	6.4%	1.170
金融収益 Financial income	0	0.0%	4	0.0%	27	0.0%
(前年同期比/YOY)(%)	431.4%	0.070	744.0%	0.070	3461.5%	0.070
営業収益合計 Total operating revenues	29,266	100.0%	30,028	100.0%	125,169	100.0%
(前年同期比/YOY)(%)	17.3%	100.070	2.6%	100.070	14.1%	100.070

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	実績	実績
	Results	Results	Results
販売費及び一般管理費	¥22,469	¥23,368	¥90,045
Selling, General and administrative expenses	+22,409	+23,300	+90,043
(前年同期比/YOY)(%)	20.8%	4.0%	21.8%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

					(単位:白万円/Mill	ions of ten)
	2006/5	j	2007/5	j	2007/2	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	¥170,698	¥35,014	¥267,559	¥96,861	¥197,211	¥48,390
(前年同期比/YOY)(%)	25.8%	+33,014	56.7%	+90,001	32.5%	+40,390
カードショッピング Credit card shopping	170,565	25.056	267,448	96,883	197,099	48,410
(前年同期比/YOY)(%)	25.9%	35,056	56.8%	90,003	32.6%	46,410
内リボ・分割払い残高 Revolving payment card shoppin	60,294	15,399	67,846	7,551	63,487	5,143
(前年同期比/YOY)(%)	34.3%	15,599	12.5%	7,551	8.9%	5,145
個品あっせん Hire purchase	133	41	111	22	112	19
(前年同期比/YOY)(%)	21.8%	41	16.5%	22	14.7%	19
営業貸付金計 Total loans receivable	377,002	60,313	398,252	21,249	385,585	35,681
(前年同期比/YOY)(%)	19.0%	00,515	5.6%	21,243	10.2%	33,001
カードキャッシング Cash advances	356,925	56,996	379,560	22,634	365,839	35,137
(前年同期比/YOY)(%)	19.0%	30,990	6.3%	22,034	10.6%	33,137
その他融資 Other loans	20,076	3,316	18,691	1,384	19,746	543
(前年同期比/YOY)(%)	19.8%	3,310	6.9%	1,304	2.8%	545
営業債権合計 Total finance receivalbe	547,701	95,327	665,812	118,110	582,797	84,071
(前年同期比/YOY)(%)	21.1%	95,321	21.6%	110,110	16.9%	04,071

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)

			(十四·日/기·J/Willions or Ton)	
	2006/5	2007/5	2007/2	
	実績	実績	実績	
	Results	Results	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)

					(単位:日万円/Mill	ions of Yen)
	2006/5		2007/5		2007/2	
	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	¥225,046	¥45,883	¥267,559	¥42,513	¥237,428	¥38,607
(前年同期比/YOY)(%)	25.6%		18.9%		19.4%	
営業貸付金合計 Total loans receibable	387,002	60,313	408,252	21,249	395,585	35,681
(前年同期比/YOY)(%)	18.5%		5.5%		9.9%	
営業債権合計	612,049		675,812		633,014	
Finance Receivable Including Securitized Receivable	,,,,,,	106,197	,-	63,762		74,288
(前年同期比/YOY)(%)	21.0%		10.4%		13.3%	

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	期首増減	実績	期首増減	実績	増減
	Results	Increase/Decrease from 2006/2	Results	Increase/Decrease from 2007/2	Results	Change
有効会員数 1	1,388	18	1,478	23	1,455	85
Total cardholders	1,300	10	1,470	23	1,455	00
稼働会員数 2	777	11	848	18	830	64
Active cardholders						
年間稼働率 3	57.6%		59.2%		58.8%	·
Card-usage rate	37.076	_ 	- 39.27		36.676	-

- 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÷(2006/5~2007/5)平均有効会員数×100
 - Card-usage rate = Total cardholders/Average total active cardholders at the first guarter (2005/5 and 2006/5) × 100