

2012年 2月期 第3四半期決算補足資料

FACT BOOK 2012

For the Year Ended February 20, 2012

Third 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をしております。

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

2: 前年同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.

3: 連結記載数値は、決算期ごとの為替レートで換算しておりますので、為替レート変動による影響がございます。

The consolidated figure may be affected by fluctuation of exchange rates since the figure is converted to Japanese Yen in every financial closing.



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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)

	2010/11		2011/11		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	¥1,886,264 15.3%	79.7%	¥2,076,696 10.1%	84.6%	¥2,587,516 14.4%	81.0%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	37,958 17.1%	1.6%	19,708 △48.1%	0.8%	48,865 10.8%	1.5%
融資計 Total loan contracts (前年同期比/YOY)	333,102 △26.3%	14.1%	248,371 △25.4%	10.1%	405,923 △30.7%	12.7%
カードキャッシング Cash advances (前年同期比/YOY)	268,184 △30.1%	11.3%	166,007 △38.1%	6.8%	318,616 △35.8%	10.0%
その他融資 Other loans (前年同期比/YOY)	64,918 △4.9%	2.7%	82,363 26.9%	3.4%	87,306 △2.9%	2.7%
業務代行 Processing agency services (前年同期比/YOY)	75,213 67.0%	3.2%	90,295 20.1%	3.7%	105,883 58.4%	3.3%
その他 Other (前年同期比/YOY)	33,611 45.4%	1.4%	19,465 △42.1%	0.8%	46,468 34.1%	1.5%
取扱高合計 Total trading volume (前年同期比/YOY)	2,366,150 8.1%	100.0%	2,454,537 3.7%	100.0%	3,194,657 6.7%	100.0%

※業務代行については、電子マネーのアクワイアリング分を除き(自社発行のカードに係る分は従来どおり含めております)算出しております。

The acquiring business of electronic money is being excluded from the brokerage business. However, those sales from the electronic money cards issued by the company are included as usual.

なお、当期の取扱高合計数値について、業務代行に電子マネーのアクワイアリング分を含めた数値は、以下のとおりとなります。

Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	¥2,927,980 16.0%	100.0%	¥3,109,279 6.2%	100.0%	¥3,984,085 13.9%	100.0%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あつせん収益 Credit card purchase contracts (前年同期比/YOY)	¥46,667 13.4%	37.0%	¥51,336 10.0%	40.5%	¥63,838 14.1%	37.7%
個別信用購入あつせん収益 Hire purchase contracts (前年同期比/YOY)	6,520 10.2%	5.2%	5,643 △13.5%	4.4%	8,906 10.6%	5.3%
融資収益計 Total loan contracts (前年同期比/YOY)	54,502 △11.0%	43.2%	48,956 △10.2%	38.6%	71,570 △11.2%	42.3%
カードキャッシング Cash advances (前年同期比/YOY)	43,134 △10.6%	34.2%	36,439 △15.5%	28.7%	56,233 △11.4%	33.2%
その他融資 Other loans (前年同期比/YOY)	11,367 △12.5%	9.0%	12,516 10.1%	9.9%	15,337 △10.6%	9.1%
業務代行収益 Processing agency service fees (前年同期比/YOY)	4,779 △45.9%	3.8%	5,236 9.6%	4.1%	6,626 △49.1%	3.9%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	2,198 0.0%	1.7%	2,132 △3.0%	1.7%	2,957 △9.6%	1.7%
その他収益 Other revenues (前年同期比/YOY)	11,561 46.8%	9.2%	13,516 16.9%	10.7%	15,235 34.0%	9.0%
金融収益 Financial revenues (前年同期比/YOY)	42 △65.6%	0.0%	28 △33.3%	0.0%	57 △64.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	126,273 △0.8%	100.0%	126,849 0.5%	100.0%	169,191 △1.9%	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)

	2010/11	2011/11	2011/2
	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)	¥101,305 △1.4%	¥99,285 △2.0%	¥133,400 △2.9%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	¥407,738 15.2%	53,723	¥437,442 7.3%	29,703	¥384,261 27.8%	83,479
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	366,965 15.4%	48,914	407,642 11.1%	40,676	344,341 31.0%	81,529
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	40,772 13.4%	4,809	29,799 △26.9%	△10,973	39,920 5.1%	1,949
営業貸付金計 Total operating loans (前年同期比/YOY)	308,997 △28.0%	△120,323	231,013 △25.2%	△77,984	293,427 △30.7%	△129,897
カードキャッシング Cash advances (前年同期比/YOY)	232,548 △34.4%	△121,974	145,866 △37.3%	△86,682	217,186 △37.6%	△130,622
その他融資 Other loans (前年同期比/YOY)	76,448 2.2%	1,650	85,146 11.4%	8,698	76,240 1.0%	725
営業債権合計 Total finance receivables (前年同期比/YOY)	716,736 △8.5%	△66,599	668,455 △6.7%	△48,280	677,689 △6.4%	△46,417

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2010/11	2011/11	2011/2
	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥106,497	¥106,327	¥119,739
包括信用購入あっせん Credit card purchase contracts	(※1) 106,497	(※5) 106,327	(※3) 119,739
個別信用購入あっせん Hire purchase contracts	—	—	—
営業貸付金計 Total operating loans	147,552	166,126	141,308
カードキャッシング Cash advances	(※2) 145,527	(※6) 165,308	(※4) 139,685
その他融資 Othre loans	2,025	817	1,623
債権流動化残高合計 Total securitized receivables	254,050	272,453	261,048

※ 同数値に含まれる信託受益権は、(※1)23,659百万円、(※2)53,938百万円、(※3)23,682百万円、(※4)56,112百万円、

(※5)24,367百万円、(※6)63,109百万円であります。

The trust beneficiary rights included in the figure are (※1)23,659 million yen (※2)53,938 million yen (※3)23,682 million yen (※4)56,112 million yen

(※5)24,367 million yen (※6)63,109 million yen.

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

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	(※1) ¥514,236 17.5%	76,402	(※5) ¥543,769 5.7%	29,533	(※3) ¥504,001 13.7%	60,710
営業貸付金計 Total operating loans (前年同期比/YOY)	(※2) 456,550 △5.9%	△28,377	(※6) 397,139 △13.0%	△59,411	(※4) 434,735 △8.8%	△41,915
営業債権合計 Total finance receivables and including securitized receivables (前年同期比/YOY)	970,786 5.2%	48,025	940,908 △3.1%	△29,877	938,737 2.0%	18,795

※ 同数値に含まれる信託受益権は、(※1)23,659百万円、(※2)53,938百万円、(※3)23,682百万円、(※4)56,112百万円、

(※5)24,367百万円、(※6)63,109百万円であります。

The trust beneficiary rights included in the figure are (※1)23,659 million yen (※2)53,938 million yen (※3)23,682 million yen (※4)56,112 million yen

(※5)24,367 million yen (※6)63,109 million yen.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2010/11	2011/11	2011/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥785,335	¥741,481	¥750,561
(前年同期比/YOY)	Δ4.7%	Δ5.6%	Δ2.5%
内、貸倒引当金	Δ53,803	Δ46,670	Δ52,327
Allowance for doubtful accounts	5.7%	Δ13.3%	0.5%
(前年同期比/YOY)			
固定資産 Non-current assets	144,308	162,013	150,936
(前年同期比/YOY)	67.1%	12.3%	56.1%
繰延資産 Deferred assets	90	143	80
(前年同期比/YOY)	Δ29.9%	59.1%	Δ32.3%
資産合計 Total assets	929,735	903,637	901,578
(前年同期比/YOY)	2.1%	Δ2.8%	4.1%
流動負債 Current liabilities	350,706	372,348	336,788
(前年同期比/YOY)	13.9%	6.2%	23.7%
固定負債 Long-term liabilities	402,134	358,515	384,590
(前年同期比/YOY)	Δ7.0%	Δ10.8%	Δ7.9%
内、利息返還損失引当金	17,985	11,118	16,017
Provision for loss on interest repayment	Δ25.9%	Δ38.2%	Δ29.9%
(前年同期比/YOY)			
負債合計 Total liabilities	752,841	730,864	721,378
(前年同期比/YOY)	1.7%	Δ2.9%	4.6%
株主資本計 Total shareholders' equity	161,426	163,932	164,978
(前年同期比/YOY)	2.5%	1.6%	2.0%
評価・換算差額等計 Total revaluation reserve	Δ5,850	Δ9,494	Δ5,745
(前年同期比/YOY)	Δ8.2%	62.3%	0.2%
新株予約権 Subscription rights to shares	—	12	—
(前年同期比/YOY)	—	—	—
少数株主持分 Minority interests	21,317	18,323	20,967
(前年同期比/YOY)	10.7%	Δ14.0%	1.1%
純資産合計 Total equity	176,893	172,773	180,199
(前年同期比/YOY)	3.8%	Δ2.3%	2.0%
負債純資産合計 Total liabilities and equity	929,735	903,637	901,578
(前年同期比/YOY)	2.1%	Δ2.8%	4.1%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/11	2011/11	2011/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥126,273	¥126,849	¥169,191
(前年同期比/YOY)	Δ0.8%	0.5%	Δ1.9%
販売費及び一般管理費 Selling, general and administrative expenses	101,305	99,285	133,400
(前年同期比/YOY)	Δ1.4%	Δ2.0%	Δ2.9%
金融費用 Financial expenses	11,459	10,863	15,073
(前年同期比/YOY)	6.2%	Δ5.2%	4.0%
営業費用 Operating expenses	112,765	110,149	148,473
(前年同期比/YOY)	Δ0.7%	Δ2.3%	Δ2.2%
営業利益 Operating income	13,508	16,700	20,717
(前年同期比/YOY)	Δ1.9%	23.6%	0.8%
経常利益 Ordinary income	13,616	16,789	20,823
(前年同期比/YOY)	Δ0.2%	23.3%	2.0%
四半期(当期)純利益 Net income	5,988	5,228	9,540
(前年同期比/YOY)	—	Δ12.7%	4721.4%

単独決算報告 Nonconsolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	¥1,822,970 15.2%	85.8%	¥2,009,169 10.2%	89.9%	¥2,501,943 14.4%	87.0%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	41 △33.4%	0.0%	18 △55.7%	0.0%	53 △33.5%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	218,035 △37.1%	10.3%	123,136 △43.5%	5.5%	255,173 △42.7%	8.9%
カードキャッシング Cash advances (前年同期比/YOY)	216,492 △36.8%	10.2%	122,434 △43.4%	5.5%	253,276 △42.5%	8.8%
その他融資 Other loans (前年同期比/YOY)	1,542 △59.8%	0.1%	702 △54.5%	0.0%	1,896 △59.6%	0.1%
業務代行 Processing agency service (前年同期比/YOY)	75,213 67.0%	3.5%	90,295 20.1%	4.0%	105,883 58.4%	3.7%
その他 Other (前年同期比/YOY)	7,791 277.4%	0.4%	12,594 61.6%	0.6%	11,300 322.1%	0.4%
取扱高合計 Total trading volume (前年同期比/YOY)	2,124,053 7.5%	100.0%	2,235,213 5.2%	100.0%	2,874,354 6.4%	100.0%

※業務代行については、電子マネーのアクワイアリング分を除き(自社発行のカードに係る分は従来どおり含めております)算出しております。

The acquiring business of electronic money is being excluded from the brokerage business. However, those sales from the electronic money cards

issued by the company are included as usual.

なお、当期の取扱高合計数値について、業務代行に電子マネーのアクワイアリング分を含めた数値は、以下のとおりとなります。

Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	¥2,685,883 16.2%	100.0%	¥2,889,955 7.6%	100.0%	¥3,663,783 14.3%	100.0%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あつせん収益 計 Credit card purchase contracts (前年同期比/YOY)	¥39,909 12.5%	46.8%	¥44,331 11.1%	50.5%	¥54,679 13.1%	48.1%
加盟店収益 Affiliated merchants (前年同期比/YOY)	28,654 13.1%	33.6%	31,117 8.6%	35.4%	39,255 12.3%	34.5%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	10,658 10.9%	12.5%	12,464 16.9%	14.2%	14,595 15.4%	12.8%
その他収益 Other Revenue (前年同期比/YOY)	595 10.5%	0.7%	750 25.9%	0.9%	828 12.1%	0.7%
個別信用購入あつせん収益 Hire purchase contracts (前年同期比/YOY)	5 △11.9%	0.0%	3 △37.7%	0.0%	7 △16.2%	0.0%
融資収益計 Total loan contracts (前年同期比/YOY)	35,121 △10.9%	41.2%	28,474 △18.9%	32.4%	45,262 △13.1%	39.8%
カードキャッシング Cash advances (前年同期比/YOY)	34,365 △10.8%	40.3%	28,038 △18.4%	31.9%	44,337 △12.9%	39.0%
その他融資 Other loans (前年同期比/YOY)	755 △16.1%	0.9%	435 △42.3%	0.5%	924 △23.6%	0.8%
業務代行业収益 Processing agency service fees (前年同期比/YOY)	4,769 △46.0%	5.6%	5,236 9.8%	6.0%	6,611 △49.2%	5.8%
償却債権回収収益 Income from bad debt recovery (前年同期比/YOY)	115 40.9%	0.1%	86 △24.7%	0.1%	149 27.4%	0.1%
その他収益 Other revenues (前年同期比/YOY)	5,292 130.6%	6.2%	9,650 82.3%	11.0%	7,001 88.9%	6.2%
金融収益 Financial revenues (前年同期比/YOY)	23 △66.7%	0.0%	12 △45.6%	0.0%	27 △68.9%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	85,237 △1.1%	100.0%	87,795 3.0%	100.0%	113,739 △3.1%	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)

	2010/11	2011/11	2011/2
	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)	¥73,173 △3.6%	¥73,409 0.3%	¥95,793 △5.4%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment	¥334,719	44,935	¥371,051	36,332	¥309,889	79,015
(前年同期比/YOY)	15.5%		10.9%		34.2%	
包括信用購入あっせん Credit card purchase contracts	334,653	44,949	371,009	36,355	309,831	79,029
(前年同期比/YOY)	15.5%		10.9%		34.2%	
内リボ・分割払い残高 Revolving payment credit card purchase	60,462	△20,084	77,462	17,000	64,966	15,617
(前年同期比/YOY)	△24.9%		28.1%		31.6%	
個別信用購入あっせん Hire purchase contracts	65	△14	41	△23	58	△14
(前年同期比/YOY)	△17.8%		△36.5%		△19.8%	
営業貸付金計 Total operating loans	199,304	△125,687	113,861	△85,442	184,229	△129,872
(前年同期比/YOY)	△38.7%		△42.9%		△41.3%	
カードキャッシング Cash advances	192,092	△125,605	107,659	△84,433	177,206	△129,430
(前年同期比/YOY)	△39.5%		△44.0%		△42.2%	
その他融資 Other loans	7,211	△81	6,202	△1,009	7,022	△442
(前年同期比/YOY)	△1.1%		△14.0%		△5.9%	
営業債権合計 Total finance receivables	534,023	△80,752	484,912	△49,110	494,119	△50,857
(前年同期比/YOY)	△13.1%		△9.2%		△9.3%	

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥102,750		¥103,458		¥116,409	
一回払い Single-payment credit	34,090		34,090		47,727	
リボ払い Revolving payment credit	(※1) 68,659		(※5) 69,367		(※3) 68,682	
営業貸付金計 Total operating loans	139,287		160,258		134,370	
リボ払い Revolving payment credit	(※2) 137,261		(※6) 159,440		(※4) 132,747	
その他融資 Other loans	2,025		817		1,623	
債権流動化残高合計 Total securitized receivables	242,037		263,716		250,780	

※ 同数値に含まれる信託受益権は、(※1)23,659百万円、(※2)53,938百万円、(※3)23,682百万円、(※4)56,112百万円、

(※5)24,367百万円、(※6)63,109百万円であります。

The trust beneficiary rights included in the figure are (※1)23,659 million yen (※2)53,938 million yen (※3)23,682 million yen (※4)56,112 million yen

(※5)24,367 million yen (※6)63,109 million yen.

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

(単位: 百万円/Millions of Yen)

	2010/11		2011/11		2011/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment	(※1) ¥437,469	67,422	(※5) ¥474,509	37,039	(※3) ¥426,299	55,668
(前年同期比/YOY)	18.2%		8.5%		15.0%	
内リボ・分割払い残高 Revolving payment credit card purchase	129,121	17,175	146,830	17,708	133,648	17,270
(前年同期比/YOY)	15.3%		13.7%		14.8%	
営業貸付金計 Total operating loans	(※2) 338,591	△34,842	(※6) 274,119	△64,471	(※4) 318,599	△43,342
(前年同期比/YOY)	△9.3%		△19.0%		△12.0%	
営業債権合計 Total finance receivables and including securitized receivables	776,060	32,580	748,629	△27,431	744,899	12,326
(前年同期比/YOY)	4.4%		△3.5%		1.7%	

※ 同数値に含まれる信託受益権は、(※1)23,659百万円、(※2)53,938百万円、(※3)23,682百万円、(※4)56,112百万円、

(※5)24,367百万円、(※6)63,109百万円であります。

The trust beneficiary rights included in the figure are (※1)23,659 million yen (※2)53,938 million yen (※3)23,682 million yen (※4)56,112 million yen

(※5)24,367 million yen (※6)63,109 million yen.

単独貸借対照表 Nonconsolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2010/11	2011/11	2011/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥579,075	¥540,958	¥548,032
(前年同期比/YOY)	△8.4%	△6.6%	△3.6%
内、貸倒引当金	△48,342	△38,457	△46,819
Allowance for doubtful accounts (前年同期比/YOY)	4.6%	△20.4%	△2.0%
固定資産 Noncurrent assets	142,401	159,463	148,721
(前年同期比/YOY)	73.7%	12.0%	57.7%
繰延資産 Deferred assets	90	143	80
(前年同期比/YOY)	△29.9%	59.1%	△32.3%
資産合計 Total assets	721,567	700,566	696,834
(前年同期比/YOY)	1.0%	△2.9%	5.1%
流動負債 Current liabilities	293,324	303,663	285,101
(前年同期比/YOY)	15.7%	3.5%	37.5%
固定負債 Long-term liabilities	293,549	260,314	273,304
(前年同期比/YOY)	△10.5%	△11.3%	△14.4%
内、利息返還損失引当金	17,985	11,118	16,017
Provision for loss on interest repayment (前年同期比/YOY)	△25.9%	△38.2%	△29.9%
負債合計 Total liabilities	586,873	563,978	558,405
(前年同期比/YOY)	0.9%	△3.9%	6.0%
株主資本計 Total shareholder's equity	133,956	135,744	137,405
(前年同期比/YOY)	1.1%	1.3%	1.4%
評価・換算差額等計 Total revaluation reserve	737	831	1,023
(前年同期比/YOY)	9.7%	12.7%	55.6%
新株予約権 Subscription rights to shares	—	12	—
(前年同期比/YOY)	—	—	—
純資産合計 Total equity	134,693	136,588	138,428
(前年同期比/YOY)	1.2%	1.4%	1.7%
負債及び純資産合計 Total liabilities and equity	721,567	700,566	696,834
(前年同期比/YOY)	1.0%	△2.9%	5.1%

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/11	2011/11	2011/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥85,237	¥87,795	¥113,739
(前年同期比/YOY)	△1.1%	3.0%	△3.1%
販売費及び一般管理費 Selling, general and administrative expenses	73,173	73,409	95,793
(前年同期比/YOY)	△3.6%	0.3%	△5.4%
金融費用 Financial expenses	6,053	5,675	7,868
(前年同期比/YOY)	18.2%	△6.2%	13.2%
営業費用 Operating expenses	79,227	79,085	103,661
(前年同期比/YOY)	△2.2%	△0.2%	△4.2%
営業利益 Operating income	6,010	8,710	10,078
(前年同期比/YOY)	15.6%	44.9%	10.3%
経常利益 Ordinary income	7,875	10,394	12,769
(前年同期比/YOY)	14.4%	32.0%	16.8%
四半期(当期)純利益 Net income	4,717	4,613	8,165
(前年同期比/YOY)	—	△2.2%	—

カード会員の状況 Number of Cardholders

カード会員数の推移 Number of Cardholders

(単位: 万人/Ten thousand)

	2010/11		2011/11		2011/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
有効会員数 Number of cardholders	2,771	118	2,935	128	2,807	154
連結カード会員数 Number of Credit cardholders	2,321	92	2,439	89	2,350	120
国内カード会員数 Domestic	1,977	72	2,076	76	2,000	95
海外カード会員数 Overseas	344	20	363	13	349	25
ハウスカード会員数 Number of Local cardholders	450	26	496	39	457	33

※国内カード会員数には家族カード会員数を含んでおります。

The number of Affiliate Card members is included in the number of card members in domestic.

国内カード会員の推移 Number of Domestic Cardholders

(単位: 万人/Ten thousand)

	2010/11		2011/11		2011/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※1 Active cardholders	1,178	63	1,248	55	1,193	78
年間稼働率(%) ※2 Card-use rate (%)	64.3%	—	64.8%	—	64.4%	—

※1 稼働会員数とはカード会員数の内、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.

※2 年間稼働率=稼働会員数÷(2010/11～2011/11)平均国内カード会員数(家族カード会員除く)×100

Card-use rate = Total cardholders/Average total active cardholders at the third quarter (2010/11 and 2011/11) × 100.

事業別セグメントの状況 Operating Segment Performance

事業別セグメントの内訳 Operating Segment Performance

(単位: 百万円/Millions of Yen)

	クレジット Credit	フィービジネス Fee business	海外 Overseas	調整額 The amount of adjustment	四半期連結損益 計算書計上額 Consolidated Quarterly Statements of Income
営業収益 Operating income (前年同期比/YOY)	76,798 0.0%	12,431 △3.9%	38,489 2.9%	△869 —	126,849 0.5%
営業利益 Ordinary income (前年同期比/YOY)	11,314 36.7%	△210 —	7,900 30.8%	△2,303 —	16,700 23.6%

※当第1四半期連結会計期間より「セグメント情報等の開示に関する会計基準」(企業会計基準第17号平成21年3月27日)

及び「セグメント情報等の開示に関する会計基準の適用指針」(企業会計基準第20号 平成20年3月21日)を適用しております。

なお、各セグメントの前年同期比につきましては、前第3四半期連結累計期間の実績を本会計基準及び適用指針の適用後セグメントに組み替えし、参考情報として算定しております。

※Accounting Standard for Disclosures about Segments of an Enterprise and Related Information (Accounting Standards Board of Japan (ASBJ) Statement No.17, March 27, 2009) and “Guidance on Accounting Standard for Disclosures about Segments of an Enterprise and Related Information” (ASBJ Statement No.20 March 21, 2008) are implemented from FY2011 First Quarter. The changes from the previous year are calculated for reference after rearranging the consolidated results of the FY2010 Third Quarter with segments adapted to ASBJ Statement No. 17 and No. 20.