

2013年2月期 第2四半期決算補足資料

FACT BOOK 2013

For the Year Ended August 20, 2012
Second Quarter Report



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

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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: 前期比および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.

将来の見通しに関する注意事項

本誌の内容のうち、当社の将来的な経営戦略や営業方針、業績予測等にかかわるものは、いずれも現時点において当社が把握している情報に基づいて 想定、算出されたものであり、経済動向、業界での激しい競争、市場需要、為替レート、税制や諸制度等に関わるリスクや不確実な要素を含んでいます。従って、将来、実際に公表される業績等はこれらの種々の要素によって変動する可能性があります。

Remarks to the Forecasting

The content of this fact book includes information related to our future strategies, policies and financial projections, based on and calculated using currently available data. It includes elements of risk and uncertainty related to economic trends, increased industry competition, market demand, exchange rates, taxes and other regulations. As a result, actual results may materially differ from these forecasts.

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連結決算報告 Consolidated Financial Summary

連結決算概要 Overview

業績ハイライト Consolidated Financial Highlights

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥1,574,668 8.5%	¥1,623,358 3.1%	¥1,823,112 12.3%	¥3,363,809 5.3%
営業収益 Operating revenues (前年同期比/YOY)	82,568 △2.8%	81,633 △1.1%	88,243 8.1%	169,853 0.4%
営業利益 Operating income (前年同期比/YOY)	8,509 △2.2%	10,231 20.2%	12,930 26.4%	24,280 17.2%
経常利益 Ordinary income (前年同期比/YOY)	8,580 1.9%	10,315 20.2%	13,039 26.4%	24,268 16.5%
当期純利益 Net income (前年同期比/YOY)	3,846 —	3,047 △20.8%	6,120 100.8%	8,988 △5.8%

なお、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)	¥1,941,706 17.1%	¥2,055,162 5.8%	¥2,326,894 13.2%	¥4,280,997 7.5%
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主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2010/8	2011/8	2012/8	2012/2
自己資本比率(株主資本比率) Equity ratio	17.2%	16.8%	15.9%	17.5%
1株当たり当期純利益 Earnings per share (EPS)	¥24.52	¥19.43	¥42.03	¥57.30
1株当たり純資産(1株当たり株主資本) Book value per share	¥990.18	¥992.95	¥1,008.97	¥1,012.52

主な連結対象会社 Consolidated Subsidiaries and Affiliates

国内連結子会社 Consolidated Subsidiaries (Domestic)	持分比率 Percentage of Ownership	国内持分法適用会社 Consolidated Affiliates (Domestic)	持分比率 Percentage of Ownership
エー・シー・エス債権管理回収株式会社 ACS Credit Management Co., Ltd.	98.6%	ジャスベル株式会社 Jusvel Co., Ltd.	30.6%
イオン少額短期保険株式会社 AEON S.S. INSURANCE CO., LTD.	90.0%	イオンマーケティング株式会社 AEON MARKETING CO.,LTD.	20.0%
イオン住宅ローンサービス株式会社 AEON HOUSING LOAN SERVICE CO., LTD.	51.0%	株式会社デジタルダイレクト Digital Direct Inc.	20.0%

海外連結子会社 Consolidated Subsidiaries (Overseas)	持分比率 Percentage of Ownership		持分比率 Percentage of Ownership
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	51.9%	AEON CREDIT GUARANTEE (CHINA) CO., LTD.	76.0%
AEON THANA SINSAP (THAILAND) PLC. ※2	54.3%	AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	76.0%
ACS CAPITAL CORPORATION LTD.	100.0%	ACS INSURANCE BROKER (THAILAND) CO., LTD.	100.0%
AEON CREDIT SERVICE (M) BERHAD ※3	59.7%	ACS LIFE INSURANCE BROKER (THAILAND) CO., LTD.	100.0%
AEON CREDIT SERVICE (TAIWAN) CO., LTD.	96.2%	ACS SERVICING (THAILAND) CO., LTD.	100.0%
AEON CREDIT CARD (TAIWAN) CO., LTD.	94.1%	ACS TRADING VIETNAM CO.,LTD.	90.9%
PT. AEON CREDIT SERVICE INDONESIA	83.9%	AEON CREDIT TECHNOLOGY SYSTEMS (PHILIPPINES)INC.	86.6%
AEON INSURANCE BROKERS(HK) LIMITED	51.9%	AEON MICRO FINANCE (SHENYANG) CO., LTD.	51.9%
AEON MICROFINANCE (CAMBODIA) PRIVATE COMPANY LIMITED	54.3%	AEON CREDIT HOLDINGS (HONG KONG) CO., LTD.	100.0%

※1 AEON CREDIT SERVICE (ASIA) CO., LTD. は、香港証券取引所に上場しております。(証券コード900)

The shares of AEON CREDIT SERVICE (ASIA) CO., LTD. are listed on The Stock Exchange of Hong Kong Limited. (Securities Code: 900)

※2 AEON THANA SINSAP (THAILAND) PLC. は、タイ証券取引所に上場しております。(証券コードAEONTS)

The shares of AEON THANA SINSAP (THAILAND) PLC. are listed on The Stock Exchange of Thailand. (Securities Code: AEONTS)

※3 AEON CREDIT SERVICE (M) BERHADは、マレーシア証券取引所に上場しております。(証券コード5139)

The shares of AEON CREDIT SERVICE (M) BERHAD are listed on The Stock Exchange of Malaysia. (Securities Code: 5139)

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥806,005 Δ4.9%	¥770,536 Δ4.4%	¥737,149 Δ4.3%	¥733,474 Δ2.3%
固定資産 Non-current assets (前年同期比/YOY)	95,623 27.8%	155,148 62.3%	178,327 14.9%	174,057 15.3%
繰延資産 Deferred assets (前年同期比/YOY)	100 Δ27.8%	160 60.0%	158 Δ1.3%	127 57.9%
資産合計 Total assets (前年同期比/YOY)	901,728 Δ2.2%	925,845 2.7%	915,634 Δ1.1%	907,658 0.7%
流動負債 Current liabilities (前年同期比/YOY)	314,687 3.2%	366,456 16.5%	365,745 Δ0.2%	354,986 5.4%
固定負債 Long-term liabilities (前年同期比/YOY)	410,972 Δ7.5%	383,875 Δ6.6%	379,403 Δ1.2%	370,820 Δ3.6%
負債合計 Total liabilities (前年同期比/YOY)	725,660 Δ3.2%	750,332 3.4%	745,148 Δ0.7%	725,806 0.6%
株主資本合計 Total shareholder's equity (前年同期比/YOY)	161,636 2.5%	164,104 1.5%	154,106 Δ6.1%	166,907 1.2%
その他の包括利益累計額合計 Total accumulated other comprehensive income (前年同期比/YOY)	Δ6,323 Δ25.7%	Δ8,356 Δ24.3%	Δ8,226 Δ1.6%	Δ8,091 40.8%
新株予約権 Subscription rights to shares (前年同期比/YOY)	— —	12 —	25 104.3%	12 —
少数株主持分 Minority interests (前年同期比/YOY)	20,754 3.4%	19,752 Δ4.8%	24,580 24.4%	23,023 9.8%
純資産合計 Total equity (前年同期比/YOY)	176,068 1.7%	175,513 Δ0.3%	170,486 Δ2.9%	181,852 0.9%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	901,728 Δ2.2%	925,845 2.7%	915,634 Δ1.1%	907,658 0.7%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

		2010/8	2011/8	2012/8	2012/2
		実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues		¥82,568	¥81,633	¥88,243	¥169,853
(前年同期比/YOY)		Δ2.8%	Δ1.1%	8.1%	0.4%
	包括信用購入あっせん Credit card purchase contracts	30,637	33,994	37,973	70,366
	(前年同期比/YOY)	12.6%	11.0%	11.7%	10.2%
	個品信用購入あっせん収益 Hire purchase contracts	4,194	3,938	3,786	7,370
	(前年同期比/YOY)	6.1%	Δ6.1%	Δ3.9%	Δ17.2%
	融資収益 Loan contracts	37,424	33,057	33,066	64,742
	(前年同期比/YOY)	Δ9.7%	Δ11.7%	0.0%	Δ9.5%
	業務代行収益 Processing service fees	3,129	3,575	3,672	7,091
(前年同期比/YOY)		Δ43.2%	14.2%	2.7%	7.0%
	償却債権回収収益 Income from bad debt recovery	1,463	1,404	1,944	2,947
	(前年同期比/YOY)	3.1%	Δ4.0%	38.4%	Δ0.3%
	その他収益 Other revenues	5,682	5,642	7,749	17,271
	(前年同期比/YOY)	6.9%	Δ0.7%	37.3%	13.4%
	金融収益 Financial revenue	36	20	51	62
	(前年同期比/YOY)	Δ60.7%	Δ43.9%	150.9%	9.4%
販売費及び一般管理費		66,659	64,487	68,818	131,423
Selling, general and administrative expenses					
(前年同期比/YOY)		Δ3.5%	Δ3.3%	6.7%	Δ1.5%
金融費用 Financial expenses		7,399	6,914	6,494	14,149
(前年同期比/YOY)		3.1%	Δ6.6%	Δ6.1%	Δ6.1%
	支払利息 Interest paid	6,669	6,404	5,919	12,610
	(前年同期比/YOY)	Δ0.7%	Δ4.0%	Δ7.6%	Δ5.0%
	その他 Other	729	510	575	1,538
	(前年同期比/YOY)	56.7%	Δ30.1%	12.8%	Δ14.4%
営業費用 Operating expenses		74,058	71,402	75,312	145,572
(前年同期比/YOY)		Δ2.9%	Δ3.6%	5.5%	Δ2.0%
営業利益 Operating income		8,509	10,231	12,930	24,280
(前年同期比/YOY)		Δ2.2%	20.2%	26.4%	17.2%
営業外収益 Nonoperating revenues		201	181	165	219
(前年同期比/YOY)		Δ6.1%	Δ9.9%	Δ8.7%	Δ40.5%
営業外費用 Nonoperating expenses		130	97	56	231
(前年同期比/YOY)		Δ73.5%	Δ25.4%	Δ41.9%	Δ12.0%
経常利益 Ordinary income		8,580	10,315	13,039	24,268
(前年同期比/YOY)		1.9%	20.2%	26.4%	16.5%
特別利益 Extraordinary income		—	—	—	98
(前年同期比/YOY)		—	—	—	Δ97.9%
特別損失 Extraordinary losses		—	3,354	—	6,460
(前年同期比/YOY)		—	—	—	39.8%
税金等調整前当期純利益		8,580	6,960	13,039	17,907
Income before income taxes and other					
(前年同期比/YOY)		—	Δ18.9%	87.3%	Δ14.5%
少数株主利益 Minority interest income		1,560	1,692	2,446	2,468
(前年同期比/YOY)		Δ14.0%	8.5%	44.5%	Δ33.3%
当期純利益 Net income		3,846	3,047	6,120	8,988
(前年同期比/YOY)		—	Δ20.8%	100.8%	Δ5.8%

主な海外子会社の営業収益 Operating Revenues of Major Overseas Subsidiaries

主な海外連結子会社 Major Overseas Subsidiaries

		2010/8	2011/8	2012/8	2012/2
		実績 Results	実績 Results	実績 Results	実績 Results
香港 Hong Kong	百万香港ドル Millions of HK\$ (前年同期比/YOY)	575 △9.0%	579 0.8%	588 1.5%	1,201 3.3%
	為替レート Avg. exchange rate	1HK \$ = ¥ 11.58	1HK \$ = ¥ 10.38	1HK \$ = ¥ 10.34	1HK \$ = ¥ 10.19
タイ Thailand	百万タイバーツ Millions of Baht (前年同期比/YOY)	5,274 3.2%	5,502 4.3%	6,270 13.9%	11,626 7.4%
	為替レート Avg. exchange rate	1Baht = ¥ 2.79	1Baht = ¥ 2.67	1Baht = ¥ 2.57	1Baht = ¥ 2.59
マレーシア Malaysia	百万マレーシアリンギット Millions of RM (前年同期比/YOY)	135 6.1%	172 27.6%	231 34.4%	368 28.4%
	為替レート Avg. exchange rate	1RM = ¥ 27.64	1RM = ¥ 26.76	1RM = ¥ 25.89	1RM = ¥ 25.90

連結財務諸表資料 Consolidated Financial Data

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	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)	¥1,234,608 13.9%	78.4%	¥1,372,655 11.2%	84.6%	¥1,532,649 11.7%	84.1%	¥2,855,591 10.4%	84.9%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	25,507 26.3%	1.6%	13,237 △48.1%	0.8%	17,650 33.3%	1.0%	26,619 △45.5%	0.8%
融資計 Total loan contracts (前年同期比/YOY)	243,353 △19.1%	15.5%	164,509 △32.4%	10.1%	180,638 9.8%	10.0%	327,085 △19.4%	9.7%
カードキャッシング Cash advances (前年同期比/YOY)	199,995 △21.5%	12.7%	108,687 △45.7%	6.7%	114,067 4.9%	6.3%	216,407 △32.1%	6.4%
その他融資 Other loans (前年同期比/YOY)	43,358 △5.9%	2.8%	55,822 28.7%	3.4%	66,571 19.3%	3.7%	110,678 26.8%	3.3%
業務代行 Processing services (前年同期比/YOY)	49,028 72.5%	3.1%	58,868 20.1%	3.6%	75,693 28.6%	4.2%	127,602 20.5%	3.8%
その他 Other (前年同期比/YOY)	22,170 26.3%	1.4%	14,087 △36.5%	0.9%	16,479 17.0%	0.7%	26,909 △42.1%	0.8%
取扱高合計 Total trading volume (前年同期比/YOY)	1,574,668 8.5%	100.0%	1,623,358 3.1%	100.0%	1,823,112 12.3%	100.0%	3,363,809 5.3%	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)	¥1,941,706 17.1%	¥2,055,162 5.8%	¥2,326,894 13.2%	¥4,280,997 7.5%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	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)	¥30,637 12.6%	37.1%	¥33,994 11.0%	41.7%	¥37,973 11.7%	43.0%	¥70,366 10.2%	41.4%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	4,194 6.1%	5.1%	3,938 △6.1%	4.8%	3,786 △3.9%	4.3%	7,370 △17.2%	4.3%
融資収益計 Total loan contracts	37,424 △9.7%	45.3%	33,057 △11.7%	40.5%	33,066 0.0%	37.5%	64,742 △9.5%	38.1%
カードキャッシング Cash advances (前年同期比/YOY)	29,782 △8.8%	36.1%	24,887 △16.4%	30.5%	21,501 △13.6%	24.4%	47,840 △14.9%	28.2%
その他融資 Other loans (前年同期比/YOY)	7,642 △12.8%	9.3%	8,169 6.9%	10.0%	11,565 41.6%	13.1%	16,902 10.2%	0.9%
業務代行収益 Processing service fees (前年同期比/YOY)	3,129 △43.2%	3.8%	3,575 14.2%	4.4%	3,672 2.7%	4.2%	7,091 7.0%	4.2%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	1,463 3.1%	1.8%	1,404 △4.0%	1.7%	1,944 38.4%	2.2%	2,947 △0.3%	1.7%
その他収益 Other revenues (前年同期比/YOY)	5,682 6.9%	6.9%	5,642 △0.7%	6.9%	7,749 37.3%	8.8%	17,271 13.4%	10.2%
金融収益 Financial income (前年同期比/YOY)	36 △60.7%	0.0%	20 △43.9%	0.0%	51 150.9%	0.0%	62 9.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	82,568 △2.8%	100.0%	81,633 △1.1%	100.0%	88,243 8.1%	100.0%	169,853 0.4%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	¥347,365 △7.3%	△27,508	¥416,434 19.9%	69,069	¥428,514 2.9%	12,079	¥427,634 11.3%	43,372
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	307,228 △9.4%	△31,811	384,362 25.1%	77,134	392,885 2.2%	8,523	395,628 14.9%	51,287
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	40,137 12.0%	4,302	32,072 △20.1%	△5,064	35,628 11.1%	3,556	32,005 △19.8%	△7,914
営業貸付金計 Total operating loans (前年同期比/YOY)	408,040 △6.1%	△26,693	276,239 △32.3%	△131,801	248,645 △10.0%	△27,593	255,704 △12.9%	△37,722
カードキャッシング Cash advances (前年同期比/YOY)	334,448 △6.8%	△24,484	192,408 △42.5%	△142,039	134,230 △30.2%	△58,177	143,550 △33.9%	△73,635
その他融資 Other loans (前年同期比/YOY)	73,592 △2.9%	△2,208	83,830 13.9%	10,237	114,414 36.5%	30,583	112,154 47.1%	35,913
営業債権合計 Total finance receivables (前年同期比/YOY)	755,406 △6.7%	△54,201	692,674 △8.3%	△62,732	677,159 △2.2%	△15,514	683,339 0.8%	5,650

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥135,825	¥120,777	¥170,075	¥125,114
包括信用購入あっせん Credit card purchase contracts	(※1) 135,825	(※3) 120,777	(※7) 170,075	(※5) 125,114
個別信用購入あっせん Hire purchase contracts	—	—	—	—
営業貸付金計 Total operating loans	54,231	134,525	230,936	232,844
カードキャッシング Cash advances (※2)	51,711	(※4) 133,499	(※8) 151,189	(※6) 159,704
その他融資 Other loans	2,519	1,025	(※9) 79,747	73,140
債権流動化実施額合計 Total securitized receivables	190,056	255,302	401,012	357,959

※ 同数値に含まれる信託受益権は、(※1) 19,911百万円、(※2) 11,008百万円、(※3) 21,653百万円、(※4) 61,619百万円、(※5) 29,997百万円、(※6) 69,164百万円、(※7) 32,984百万円、(※8) 62,692百万円、(※9) 9,113百万円であります。

The trust beneficiary rights included in the figure are (※1) 19,911 Million Yen (※2) 11,008 Million Yen (※3) 21,653 Million Yen (※4) 61,619 Million Yen (※5) 29,997 Million Yen (※6) 69,164 Million Yen (※7) 32,984 Million Yen (※8) 62,692 Million Yen (※9) 9,113 Million Yen

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

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	(※1) ¥483,190 12.2%	52,631	(※3) ¥537,212 11.2%	54,022	(※7) ¥598,589 11.4%	61,377	(※5) ¥552,749 9.7%	48,747
営業貸付金計 Total operating loans (前年同期比/YOY)	(※2) 462,272 △5.8%	△28,223	(※4) 410,764 △11.1%	△51,507	(※8) 479,582 16.8%	68,817	(※6) 488,549 12.4%	53,813
営業債権合計 Total Finance Receivables Including Securitized Receivables (前年同期比/YOY)	945,462 2.7%	24,408	947,976 0.3%	2,514	1,078,172 13.7%	130,195	1,041,298 10.9%	102,561

※ 同数値に含まれる信託受益権は、(※1) 19,911百万円、(※2) 11,008百万円、(※3) 21,653百万円、(※4) 61,619百万円、(※5) 29,997百万円、(※6) 69,164百万円、(※7) 32,984百万円、(※8) 71,806百万円であります。

The trust beneficiary rights included in the figure are (※1) 19,911 Million Yen (※2) 11,008 Million Yen (※3) 21,653 Million Yen (※4) 61,619 Million Yen (※5) 29,997 Million Yen (※6) 69,164 Million Yen (※7) 32,984 Million Yen (※8) 71,806 Million Yen

※ 営業貸付金計の479,582百万円の中にはイオン住宅ローンサービス株式会社の営業貸付金95,555百万円が含まれております。

Among the total 479,582 Million JPY account receivables, 95,555 Million JPY account receivables of AEON Mortgage Loan Service Co., Ltd is included.

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
販売費及び一般管理費	¥66,659	100.0%	¥64,487	100.0%	¥68,818	100.0%	¥131,423	100.0%
(前年同期比/YOY)	Δ3.5%		Δ3.3%		6.7%		Δ1.5%	
広告宣伝費 Advertising and promotion	8,122	12.2%	9,063	14.1%	11,236	16.3%	19,209	14.6%
(前年同期比/YOY)	8.6%		11.6%		24.0%		11.5%	
貸倒関連費 Bad debt allowance	18,511	27.8%	13,653	21.2%	10,844	15.8%	26,738	20.3%
(前年同期比/YOY)	9.2%		Δ26.2%		Δ20.6%		Δ24.3%	
人件費 Salaries and fringe benefits	12,230	18.3%	12,046	18.7%	14,235	20.7%	24,536	18.7%
(前年同期比/YOY)	9.1%		Δ1.5%		18.2%		Δ0.1%	
管理費 Administrative expenses	18,910	28.4%	20,263	31.4%	22,062	32.1%	42,179	32.1%
(前年同期比/YOY)	Δ25.1%		7.2%		8.9%		10.9%	
設備費 Equipment expenses	7,767	11.7%	8,218	12.7%	8,864	12.9%	16,575	12.6%
(前年同期比/YOY)	10.5%		5.8%		7.9%		2.4%	
一般費 General expenses	1,116	1.7%	1,243	1.9%	1,573	2.2%	2,184	1.7%
(前年同期比/YOY)	Δ2.5%		11.3%		26.5%		5.2%	
金融費用 Financial expenses	7,399	—	6,914	—	6,494	—	14,149	—
(前年同期比/YOY)	3.1%		Δ6.6%		Δ6.1%		Δ6.1%	
支払利息 Interest paid	6,669	—	6,404	—	5,919	—	12,610	—
(前年同期比/YOY)	Δ0.7%		Δ4.0%		Δ7.6%		Δ5.0%	
その他 Other	729	—	510	—	575	—	1,538	—
(前年同期比/YOY)	56.7%		Δ30.1%		12.8%		Δ14.4%	
営業費用合計 Total operating expenses	74,058	—	71,402	—	75,312	—	145,572	—
(前年同期比/YOY)	Δ2.9%		Δ3.6%		5.5%		Δ2.0%	

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total
短期借入金 Short-term borrowings (前年同期比/YOY)	¥7,381 △89.3%	△61,391	¥5,366 △27.3%	△2,014	¥34,729 547.2%	29,363	¥34,000 508.6%	28,413
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	— —	—	— —	—	3,549 —	3,549	921 —	510
社債 Corporate bonds (前年同期比/YOY)	96,206 △9.6%	△10,170	107,023 11.2%	10,817	68,280 △36.2%	△38,743	104,515 8.4%	8,122
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比/YOY)	(14,081) 0.4%	(53)	(45,374) 222.2%	(31,293)	(14,943) △67.1%	(△30,431)	(54,419) 275.1%	(39,912)
新株予約権付社債 Bonds with subscription rights to shares (前年同期比/YOY)	— —	—	— —	—	30,000 —	30,000	— —	—
長期借入金 Long-term debt (前年同期比/YOY)	395,684 △2.0%	△7,955	385,775 △2.5%	△9,909	375,564 △2.6%	△10,210	377,883 △0.6%	△2,403
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(123,475) 50.6%	(41,495)	(102,781) △16.8%	(△20,694)	(91,757) △10.7%	(△11,023)	(72,542) △44.1%	(△57,169)
債権流動化借入金 Securitization borrowings (前年同期比/YOY)	30,000 —	30,000	30,000 0.0%	—	— —	△30,000	— —	△30,000
(内1年以内返済予定) (Current portion of Securitization borrowings) (前年同期比/YOY)	— —	—	(10,029) —	—	— —	(△10,029)	— —	—
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	529,272 △8.6%	△49,518	528,165 △0.2%	△1,107	512,123 △3.0%	△16,041	517,320 0.9%	4,643

債権流動化 ABS & ABCP & ABL (前年同期比/YOY)	151,227 74.4%	64,504	165,894 9.7%	14,666	283,819 71.1%	117,925	252,671 43.5%	76,641
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1年以上長期借入比率 Long-term debt/Total borrowings	74.3%	71.6%	68.2%	71.1%
直接調達比率 Direct financing ratio	40.9%	44.2%	48.9%	47.0%

※上記比率は債権流動化を有利子負債に含んでおります

The figures shown in “Long-term debt/Total borrowings” and “Direct financing ratio” were calculated taking into consideration ABS & ABCP & ABL.

貸倒引当、貸倒損失 Allowance for Possible Credit Losses

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
①期首貸倒引当金 Opening balance (前年同期比/YOY)	¥52,613 3.7%	¥52,327 △0.5%	¥42,346 △19.1%	¥52,327 △0.5%
②貸倒繰入額 Provision of allowance for doubtful accounts (前年同期比/YOY)	18,511 9.2%	13,653 △26.2%	10,844 △20.6%	26,738 △24.3%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	19,255 △0.3%	16,669 △13.4%	15,614 △6.3%	43,225 21.4%
期末貸倒引当金 Ending balance ①+②-③ (前年同期比/YOY)	51,869 2.8%	(※1) 52,264 0.8%	37,577 △28.1%	(※2) 42,346 △19.1%

※1 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額2,953百万円を含んでおります。

“Ending balance” includes 2,953 million Japanese yen of provision for doubtful accounts summed up extraordinary loss.

※2 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額5,966百万円を含んでおります。

“Ending balance” includes 5,966 million Japanese yen of provision for doubtful accounts summed up extraordinary loss.

期末貸倒引当金／営業債権残高比 Ending balance/Total finance receivables	6.87%	7.55%	5.55%	6.20%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	5.49%	5.51%	3.49%	4.07%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	2.55%	2.41%	2.31%	6.33%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	2.04%	1.76%	1.45%	4.15%

単独決算報告 Nonconsolidated Financial Summary

単独決算概要 Overview

業績ハイライト Nonconsolidated Financial Highlights

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥1,412,685 7.9%	¥1,474,271 4.4%	¥1,654,108 12.2%	¥3,068,165 6.7%
営業収益 Operating revenues (前年同期比/YOY)	55,515 △3.3%	55,598 0.1%	56,554 1.7%	116,891 2.8%
営業利益 Operating income (前年同期比/YOY)	3,760 19.2%	5,052 34.4%	5,963 18.0%	13,335 32.3%
経常利益 Ordinary income (前年同期比/YOY)	4,727 20.0%	5,916 25.2%	7,340 24.1%	15,150 18.6%
当期純利益又は当期順損失 Net income (前年同期比/YOY)	2,814 —	1,689 △40.0%	4,844 186.8%	7,617 △6.7%

なお、取扱高合計数値に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)	¥1,779,723 17.4%	¥1,906,076 7.1%	¥2,157,890 13.2%	¥3,985,352 8.8%
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主要な経営指標 Nonconsolidated Key Indicators

(単位: 円/Yen)

	2010/8	2011/8	2012/8	2012/2
自己資本比率(株主資本比率) Equity ratio	19.4%	18.9%	19.0%	21.1%
1株当たり当期純利益 Earnings per share (EPS)	¥17.94	¥10.77	¥33.27	¥48.56
1株当たり純資産(1株当たり株主資本) Book value per share (BPS)	¥862.01	¥867.15	¥864.15	¥886.07

株式分割の状況 Stock Split Review

分割日 Stock Split Date	株式分割 Stock Split Ratio
Apr. 10, 1995	1:1.1
Apr. 10, 1996	1:1.1
Apr. 10, 1997	1:1.2
Feb. 17, 1998	1:1.2
Apr. 8, 1999	1:1.1
Feb. 10, 2000	1:2.0
Apr. 10, 2003	1:1.1
Feb. 21, 2006	1:3.0

単独貸借対照表 Nonconsolidated Balance Sheets

(単位：百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥604,074 Δ7.0%	¥566,511 Δ6.2%	¥487,313 Δ14.0%	¥493,625 Δ9.9%
固定資産 Non-current assets (前年同期比/YOY)	94,193 35.3%	152,247 61.6%	170,620 12.1%	165,120 11.0%
繰延資産 Deferred assets (前年同期比/YOY)	100 Δ27.8%	160 60.1%	158 Δ1.3%	127 57.9%
資産合計 Total assets (前年同期比/YOY)	698,368 Δ2.9%	718,959 2.9%	658,091 Δ8.5%	658,873 Δ5.4%
流動負債 Current liabilities (前年同期比/YOY)	263,374 5.7%	302,924 15.0%	268,579 Δ11.3%	272,669 Δ4.4%
固定負債 Long-term liabilities (前年同期比/YOY)	299,784 Δ10.8%	280,007 Δ6.6%	264,545 Δ5.5%	247,208 Δ9.5%
負債合計 Total liabilities (前年同期比/YOY)	563,159 Δ3.8%	582,931 3.5%	533,125 Δ8.5%	519,878 Δ6.9%
株主資本合計 Total shareholder's equity (前年同期比/YOY)	134,406 1.0%	135,173 0.6%	123,886 Δ8.3%	137,964 0.4%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	802 Δ30.2%	841 4.9%	1,053 25.2%	1,018 Δ0.5%
新株予約権 Subscription rights to shares (前年同期比/YOY)	— —	12 —	25 104.3%	12 —
純資産合計 Total equity (前年同期比/YOY)	135,209 0.7%	136,027 0.6%	124,966 Δ8.1%	138,994 0.4%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	698,368 Δ2.9%	718,959 2.9%	658,091 Δ8.5%	658,873 Δ5.4%

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥55,515	¥55,598	¥56,554	¥116,891
(前年同期比/YOY)	Δ3.3%	0.1%	1.7%	2.8%
包括信用購入あっせん収益 Credit card purchase contracts	26,170	29,248	32,908	60,873
(前年同期比/YOY)	11.7%	11.8%	12.5%	11.3%
個品信用購入あっせん収益 Hire purchase contracts	3	2	1	4
(前年同期比/YOY)	Δ12.2%	Δ35.0%	Δ42.5%	Δ40.5%
融資収益 Loan contracts	24,394	19,509	16,046	37,180
(前年同期比/YOY)	Δ8.3%	Δ20.0%	Δ17.7%	Δ17.9%
業務代行収益 Processing service fees	3,123	3,575	3,672	7,091
(前年同期比/YOY)	Δ43.3%	14.5%	2.7%	7.3%
償却債権回収収益 Income from bad debt recovery	75	58	85	141
(前年同期比/YOY)	59.1%	Δ23.1%	46.5%	Δ5.4%
その他収益 Other revenues	1,728	3,195	3,822	11,574
(前年同期比/YOY)	Δ0.4%	84.8%	19.6%	65.3%
金融収益 Financial revenue	19	9	17	26
(前年同期比/YOY)	Δ63.3%	Δ51.8%	92.1%	Δ7.0%
販売費及び一般管理費 Selling, general and administrative expenses	47,966	47,093	47,912	96,333
(前年同期比/YOY)	Δ5.6%	Δ1.8%	1.7%	0.6%
金融費用 Financial expenses	3,788	3,452	2,678	7,223
(前年同期比/YOY)	10.7%	Δ8.9%	Δ22.4%	Δ8.2%
支払利息 Interest paid	3,180	3,049	2,242	6,031
(前年同期比/YOY)	5.2%	Δ4.1%	Δ26.5%	Δ5.0%
その他 Other	608	403	435	1,191
(前年同期比/YOY)	52.6%	Δ33.6%	8.0%	Δ21.4%
営業費用 Operating expenses	51,755	50,546	50,591	103,556
(前年同期比/YOY)	Δ4.6%	Δ2.3%	0.1%	Δ0.1%
営業利益 Operating income	3,760	5,052	5,963	13,335
(前年同期比/YOY)	19.2%	34.4%	18.0%	32.3%
営業外収益 Nonoperating revenues	1,034	906	1,419	1,870
(前年同期比/YOY)	Δ7.7%	Δ12.4%	56.5%	Δ33.4%
営業外費用 Nonoperating expenses	67	41	42	55
(前年同期比/YOY)	Δ80.0%	Δ38.2%	0.8%	Δ52.7%
経常利益 Ordinary income	4,727	5,916	7,340	15,150
(前年同期比/YOY)	20.0%	25.2%	24.1%	18.6%
特別損失 Extraordinary losses	—	3,339	—	3,432
(前年同期比/YOY)	—	—	—	Δ31.3%
税金等調整前当期純利益 Income before income taxes and other	4,727	2,577	7,340	11,717
(前年同期比/YOY)	—	Δ45.5%	184.8%	Δ10.2%
当期純利益 Net income	2,814	1,689	4,844	7,617
(前年同期比/YOY)	—	Δ40.0%	186.8%	Δ6.7%

単独財務諸表資料 Non-Consolidated Financial Data

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	¥1,192,774 13.7%	84.4%	¥1,326,647 11.2%	90.0%	¥1,482,172 11.7%	89.6%	¥2,762,542 10.4%	90.0%
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	28 △35.1%	0.0%	14 △47.2%	0.0%	9 △36.2%	0.0%	23 △56.8%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	164,989 △28.2%	11.7%	79,160 △52.0%	5.4%	84,832 7.2%	5.1%	160,490 △37.1%	5.2%
カードキャッシング Cash advances (前年同期比/YOY)	163,883 △27.8%	11.6%	78,624 △52.0%	5.3%	84,051 6.9%	5.1%	159,476 △37.0%	5.2%
その他融資 Other loans (前年同期比/YOY)	1,106 △60.3%	0.1%	535 △51.6%	0.0%	780 45.7%	0.0%	1,014 △46.5%	0.0%
業務代行 Processing services (前年同期比/YOY)	49,028 72.5%	3.5%	58,868 20.1%	4.0%	75,693 28.6%	4.6%	127,602 20.5%	4.2%
その他 Other (前年同期比/YOY)	5,864 307.9%	0.4%	9,579 63.3%	0.6%	11,400 19.0%	0.7%	17,505 54.9%	0.6%
取扱高合計 Total trading volume (前年同期比/YOY)	1,412,685 7.9%	100.0%	1,474,271 4.4%	100.0%	1,654,108 12.2%	100.0%	3,068,165 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.

Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	¥1,779,723 17.4%	¥1,906,076 7.1%	¥2,157,890 13.2%	¥3,985,352 8.8%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あっせん収益 Credit card purchase contracts (前年同期比/YOY)	¥26,170 11.7%	47.1%	¥29,248 11.8%	52.7%	¥32,908 12.5%	58.2%	¥60,873 11.3%	52.1%
加盟店収益 Affiliated merchants (前年同期比/YOY)	18,778 11.7%	33.8%	20,621 9.8%	37.1%	22,674 10.0%	40.1%	42,728 8.8%	36.6%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	7,005 11.8%	12.6%	8,159 16.5%	14.8%	9,624 17.9%	17.0%	17,083 17.0%	14.6%
その他 Other (前年同期比/YOY)	385 10.3%	0.7%	467 21.1%	0.8%	609 30.4%	1.1%	1,060 28.0%	0.9%
個別信用購入あっせん収益 Hire purchase contracts (前年同期比/YOY)	3 △12.2%	0.0%	2 △35.0%	0.0%	1 △42.5%	0.0%	4 △40.5%	0.0%
融資収益 Total loan contracts (前年同期比/YOY)	24,394 △8.3%	43.9%	19,509 △20.0%	35.1%	16,046 △17.7%	28.4%	37,180 △17.9%	31.8%
カードキャッシング Cash advances (前年同期比/YOY)	23,867 △8.1%	43.0%	19,198 △19.6%	34.5%	15,866 △17.4%	28.1%	36,631 △17.4%	31.3%
その他融資 Other loans (前年同期比/YOY)	526 △16.4%	0.9%	311 △40.9%	0.6%	180 △42.1%	0.3%	549 △40.6%	0.5%
業務代行収益 Processing service fees (前年同期比/YOY)	3,123 △43.3%	5.6%	3,575 14.5%	6.4%	3,672 2.7%	6.5%	7,091 7.3%	6.1%
償却債権回復収益 Income from bad debt recovery (前年同期比/YOY)	75 59.1%	0.1%	58 △23.1%	0.1%	85 46.5%	0.1%	141 △5.4%	0.1%
その他の収益 Other revenues (前年同期比/YOY)	1,728 △0.4%	3.1%	3,195 84.8%	5.7%	3,822 19.6%	6.8%	11,574 65.3%	9.9%
金融収益 Financial revenue (前年同期比/YOY)	19 △63.3%	0.0%	9 △51.8%	0.0%	17 92.1%	0.0%	26 △7.0%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	55,515 △3.3%	100.0%	55,598 0.1%	100.0%	56,554 1.7%	100.0%	116,891 2.8%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	増 減 Change	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	¥276,019	△33,633	¥347,733	71,714	¥350,500	2,767	¥355,228	45,338
(前年同期比/YOY)	△10.9%		26.0%		0.8%		14.6%	
包括信用購入あっせん Credit card purchase Contract	275,954	△33,618	347,685	71,731	350,476	2,790	355,193	45,362
(前年同期比/YOY)	△10.9%		26.0%		0.8%		14.6%	
内リボ・分割払い残高 Revolving payment credit card purchase	56,086	△20,958	76,324	20,237	87,092	10,768	77,720	12,754
(前年同期比/YOY)	△27.2%		36.1%		14.1%		19.6%	
個別信用購入あっせん Hire purchase contracts	64	△15	47	△17	24	△23	34	△23
(前年同期比/YOY)	△19.0%		△26.2%		△48.7%		△40.2%	
営業貸付金計 Total operating loans	301,084	△24,049	160,154	△140,929	99,232	△60,921	110,394	△73,834
(前年同期比/YOY)	△7.4%		△46.8%		△38.0%		△40.1%	
カードキャッシング Cash advances	293,741	△24,807	153,679	△140,061	93,572	△60,107	104,489	△72,716
(前年同期比/YOY)	△7.8%		△47.7%		△39.1%		△41.0%	
その他融資 Other loans	7,342	758	6,474	△867	5,660	△814	5,905	△1,117
(前年同期比/YOY)	11.5%		△11.8%		△12.6%		△15.9%	
営業債権合計 Total finance receivables	577,103	△57,682	507,888	△69,215	449,733	△58,154	465,623	△28,495
(前年同期比/YOY)	△9.1%		△12.0%		△11.5%		△5.8%	

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results		実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	(※1) ¥130,820	(※3) ¥117,789	(※7) ¥167,626	(※5) ¥122,124				
一回払い Single-payment credit	65,909	51,136	95,402	47,126				
リボ払い Revolving payment credit	64,991	66,653	72,224	74,997				
営業貸付金計 Total operating loans	(※2) 43,527	(※4) 128,495	(※8) 146,400	(※6) 154,312				
リボ払い Revolving payment credit	41,008	127,470	146,060	153,677				
その他融資 Other loans	2,519	1,025	340	634				
債権流動化実施額合計 Total securitized receivables	174,348	246,285	314,027	276,436				

※ 同数値に含まれる信託受益権は、(※1) 19,911百万円、(※2) 11,008百万円、(※3) 21,653百万円、(※4) 61,619百万円、(※5) 29,997百万円、(※6) 60,038百万円、(※7) 32,984百万円、(※8) 62,692百万円であります。

The trust beneficiary rights included in the figure are (※1) 19,911 Million Yen (※2) 11,008 Million Yen (※3) 21,653 Million Yen (※4) 61,619 Million Yen (※5) 29,997 Million Yen (※6) 60,038 Million Yen (※7) 32,984 Million Yen (※8) 62,692 Million Yen

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

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	増 減 Change	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) ¥406,839	46,038	(※3) ¥465,523	58,683	(※7) ¥518,127	52,604	(※5) ¥477,353	51,053
(前年同期比/YOY)	12.8%		14.4%		11.3%		12.0%	
営業貸付金計 Total operating loans	(※2) 344,612	△27,011	(※4) 288,650	△55,961	(※8) 245,633	△43,017	(※6) 264,707	△53,892
(前年同期比/YOY)	△7.3%		△16.2%		△14.9%		△16.9%	
営業債権合計 Total finance receivables and liquidation of receivables	751,452	19,027	754,173	2,721	763,760	9,587	742,060	△8,332
(前年同期比/YOY)	2.6%		0.4%		1.3%		△0.4%	

※ 同数値に含まれる信託受益権は、(※1) 19,911百万円、(※2) 11,008百万円、(※3) 21,653百万円、(※4) 61,619百万円、(※5) 29,997百万円、(※6) 60,038百万円、(※7) 32,984百万円、(※8) 62,692百万円であります。

The trust beneficiary rights included in the figure are (※1) 19,911 Million Yen (※2) 11,008 Million Yen (※3) 21,653 Million Yen (※4) 61,619 Million Yen (※5) 29,997 Million Yen (※6) 60,038 Million Yen (※7) 32,984 Million Yen (※8) 62,692 Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
販売費及び一般管理費 Selling, general and administrative expenses	¥47,966	100.0%	¥47,093	100.0%	¥47,912	100.0%	¥96,333	100.0%
(前年同期比/YOY)	△5.6%		△1.8%		1.7%		0.6%	
広告宣伝費 Advertising and promotion	7,176	15.0%	8,142	17.3%	10,041	21.0%	17,354	18.0%
(前年同期比/YOY)	7.5%		13.5%		23.3%		13.3%	
貸倒関連費 Bad debt allowance	11,308	23.6%	6,847	14.5%	3,611	7.5%	13,012	13.5%
(前年同期比/YOY)	19.6%		△39.5%		△47.3%		△37.2%	
人件費 Salaries and fringe benefits	7,674	16.0%	8,125	17.3%	9,031	18.9%	16,661	17.3%
(前年同期比/YOY)	13.7%		5.9%		11.2%		7.9%	
管理費 Administrative expenses	16,564	34.5%	18,019	38.3%	19,015	39.7%	37,384	38.8%
(前年同期比/YOY)	△29.7%		8.8%		5.5%		12.2%	
設備費 Equipment expenses	4,674	9.7%	5,213	11.1%	5,575	11.6%	10,557	11.0%
(前年同期比/YOY)	22.0%		11.5%		6.9%		5.9%	
一般費 General expenses	567	1.2%	744	1.6%	637	1.3%	1,362	1.4%
(前年同期比/YOY)	6.5%		31.0%		△14.5%		33.6%	
金融費用 Financial expenses	3,788	—	3,452	—	2,678	—	7,223	—
(前年同期比/YOY)	10.7%		△8.9%		△22.4%		△8.2%	
支払利息 Interest paid	3,180	—	3,049	—	2,242	—	6,031	—
(前年同期比/YOY)	5.2%		△4.1%		△26.5%		△5.0%	
その他 Other	608	—	403	—	435	—	1,191	—
(前年同期比/YOY)	52.6%		△33.6%		8.0%		△21.4%	
営業費用合計 Total operating expenses	51,755	—	50,546	—	50,591	—	103,556	—
(前年同期比/YOY)	△4.6%		△2.3%		0.1%		△0.1%	
期中平均調達コスト Average funding cost	1.60%	—	1.62%	—	1.38%	—	1.62%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	増 減 Change	実績 Results	増 減 Change	実績 Results	増 減 Change	実績 Results	増 減 Change
短期借入金 Short-term borrowings (前年同期比/YOY)	¥2,400 △95.6%	△51,700	¥900 62.5%	△1,500	¥850 △5.6%	△50	¥750 △6.3%	△50
社債 Corporate bonds (前年同期比/YOY)	80,000 △11.1%	△10,000	90,000 12.5%	10,000	50,000 △44.4%	△40,000	90,000 12.5%	10,000
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比/YOY)	(10,000) 0.0%	—	(40,000) 300.0%	(30,000)	(10,000) △75.0%	(△30,000)	(50,000) 400.0%	(40,000)
新株予約権付社債 Bonds with subscription rights to shares (前年同期比/YOY)	— —	—	— —	—	30,000 —	30,000	— —	—
長期借入金 Long-term debt (前年同期比/YOY)	265,900 △5.6%	△15,800	252,700 5.0%	△13,200	235,700 △6.7%	△17,000	236,500 △5.3%	△13,200
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(91,000) 69.1%	(37,200)	(60,700) 33.3%	(△30,300)	(52,600) △13.3%	(△8,100)	(43,600) △55.2%	△53,800
債権流動化借入金 Securitization borrowings (前年同期比/YOY)	30,000 —	30,000	30,000 —	—	— —	△30,000	— —	—
(内1年以内返済予定) (Current portion of Securitization borrowings) (前年同期比/YOY)	— —	—	(10,029) —	(10,029)	— —	(△10,029)	— —	—
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	378,300 △11.2%	△47,500	373,600 1.2%	△4,700	316,550 △15.3%	△57,050	327,250 △9.2%	△33,250

債権流動化 ABS & ABCP & ABL (前年同期比/YOY)	135,519 85.9%	62,605	156,876 15.8%	21,357	205,948 31.3%	49,071	180,274 8.8%	14,512
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1年以上長期借入比率 (※) Long-term debt/Total borrowings	73.9%	73.0%	68.6%	70.3%
直接調達比率※ Direct financing ratio (※)	47.8%	52.2%	54.7%	53.3%

※上記比率は債権流動化を有利子負債に含んでおります

The figures shown in "Long-term debt/Total borrowings" and "Direct financing ratio" were calculated taking into consideration ABS & ABCP & ABL.

格付 Ratings from	日本格付研究所 Japan Credit Rating Agency, Ltd A+
	格付投資情報センター Rating and Investment Inf A

貸倒引当、貸倒損失 Allowance for Possible Credit Losses

(単位: 百万円/Millions of Yen)

	2010/8	2011/8	2012/8	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
①期首貸倒引当金 Opening balance (前年同期比/YOY)	¥47,774 4.6%	¥46,819 △2.0%	¥32,734 △30.1%	¥46,819 △2.0%
②貸倒繰入額 Provision of allowance for doubtful accounts (前年同期比/YOY)	11,308 19.6%	6,847 △39.5%	3,611 △47.3%	13,012 △37.2%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	12,193 2.6%	9,650 △20.9%	7,577 △21.5%	30,051 38.7%
期末貸倒引当金 Ending balance ①+②-③ (前年同期比/YOY)	46,890 3.5%	(※1) 46,970 0.2%	28,767 38.8%	(※2) 32,734 △30.1%

※1、※2 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額2,953百万円を含んでおります。

"Ending balance" includes 2,953 million Japanese yen of provision for doubtful accounts summed up

期末貸倒引当金／営業債権残高比 Ending balance/Total finance receivables	8.13%	9.25%	6.40%	7.03%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	6.24%	6.23%	3.77%	4.41%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	2.11%	1.90%	1.68%	6.46%
流動化債権を含んだ場合 If including ABS & ABCP ABL	1.62%	1.28%	0.99%	4.06%

カード会員の状況 Number of Cardholders

カード会員数の推移 Number of Cardholders

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
有効会員数 Number of card holders	2,735	83	2,888	81	3,073	97	2,976	169
連結カード会員数 Number of Credit card holders	2,293	65	2,408	58	2,506	67	2,439	115
国内カード会員数 (※) Domestic	1,956	50	2,050	50	2,158	57	2,101	101
海外カード会員数 Overseas	337	14	358	8	348	10	338	14
ハウスカード会員数 Number of Local card holders	442	18	480	23	566	29	536	54

※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.

稼働会員数の推移 Number of Domestic Cardholders

(単位: 万人/Ten thousand)

	2010/8		2011/8		2012/8		2012/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※1 Active cardholders	1,162	47	1,229	36	1,317	49	1,268	75
年間稼働率(%) ※2 Card-use rate (%)	64.3%	—	64.6%	—	65.9%	—	65.1%	—

※1 稼働会員数とはカード会員数(家族カード除く)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÷(2011/8～2012/8)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 (2011/8 and 2012/8) × 100.

会員属性 Cardholder Characteristics

一男女別構成比 Cardholders by Gender

	男女別構成比 Cardholders by gender
男性 Male	33.3%
女性 Female	66.7%

一年齢別構成比 Cardholders by age

	年齢別構成比: 全体 Total Cardholders by age	年齢別構成比: 男性 Male Cardholders by age	年齢別構成比: 女性 Female Cardholders by Age
29 and under	5.7%	6.9%	5.1%
30—39	16.3%	15.5%	16.8%
40—49	25.4%	23.4%	26.5%
50—59	21.8%	20.6%	22.2%
60 and over	30.8%	33.6%	29.4%
Total	100.0%	100.0%	100.0%

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)	48,156 △0.2%	11,810 43.1%	28,850 12.3%	△574 —	88,243 8.1%
営業利益 Ordinary income (前年同期比/YOY)	7,169 7.0%	1,112 13億12百万円増	5,880 14.0%	△1,231 —	12,930 26.4%

2013年3月期の業績予測 Estimated Results for the Year Ending March 31, 2013

(単位: 百万円/Millions of Yen)

	連結業績予測 Consolidated Estimated Results	単独業績予測 NonConsolidated Estimated Results
取扱高合計 Total transaction volume (前期比/YOY)	¥3,740,000 11.2%	¥3,400,000 10.8%
営業収益合計 Total operating revenues (前期比/YOY)	181,000 6.6%	122,200 4.5%
営業利益 Operating income (前期比/YOY)	28,500 17.4%	14,700 10.2%
経常利益 Ordinary income (前期比/YOY)	28,500 17.4%	16,400 8.2%
当期純利益 Net income (前期比/YOY)	12,500 39.1%	10,200 33.9%

※通期の連結業績見通しについては、平成25年2月期第2四半期の連結業績に加え、平成24年9月12日に発表した「イオンクレジットサービス株式会社と株式会社イオン銀行による株式交換契約締結及び持株会社体制への移行を目的とする経営統合契約締結のお知らせ」による影響、決算期の変更予定等を目的とする経営統合契約締結のお知らせによる影響、決算期の変更予定等を踏まえて、見直しておりますが、現段階では上記の連結業績予想に重要な変更はありません。

In addition to the consolidated result of 2nd Quarter of the financial year ended February 2013, the forecast of fiscal year financial result has been revised due to the influence of the concluded share exchange agreement between AEON Credit Service Co., Ltd and AEON Bank, the management integration agreement of the aforesaid companies for transition to a holding company system and the change of accounting closing period. However, there is no significant change in the consolidated financial result forecast at this moment.