

2013年 3月期 第3四半期決算補足資料

FACT BOOK 2013

For the Year Ended March, 2013

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)

	2011/11		2012/11		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
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	¥2,076,696 10.1%	84.6%	¥2,323,410 11.9%	83.8%	¥2,855,591 10.4%	84.9%
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	19,708 △48.1%	0.8%	28,051 42.3%	1.0%	26,619 △45.5%	0.8%
融資計 Total loan contracts (前年同期比/YOY)	248,371 △25.4%	10.1%	280,153 12.8%	10.1%	327,085 △19.4%	9.7%
カードキャッシング Cash advances (前年同期比/YOY)	166,007 △38.1%	6.8%	177,499 6.9%	6.4%	216,407 △32.1%	6.4%
その他融資 Other loans (前年同期比/YOY)	82,363 26.9%	3.4%	102,654 24.6%	3.7%	110,678 26.8%	3.3%
業務代行 Processing agency service (前年同期比/YOY)	90,295 20.1%	3.7%	117,414 30.0%	4.2%	127,602 20.5%	3.8%
その他 Other (前年同期比/YOY)	19,465 △42.1%	0.8%	23,874 22.6%	0.9%	26,909 △42.1%	0.8%
取扱高合計 Total trading volume (前年同期比/YOY)	2,454,537 3.7%	100.0%	2,772,905 13.0%	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)	¥3,109,279 6.2%	¥3,539,705 13.8%	¥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)

	2011/11		2012/11		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
包括信用購入あっせん収益 Credit card purchase contracts (前年同期比/YOY)	¥51,336 10.0%	40.5%	¥57,195 11.4%	42.9%	¥70,366 10.2%	41.4%
個別信用購入あっせん収益 Hire purchase contracts (前年同期比/YOY)	5,643 △13.5%	4.4%	5,908 4.7%	4.4%	7,370 △17.2%	4.3%
融資収益計 Total loan contracts (前年同期比/YOY)	48,956 △10.2%	38.6%	50,100 2.3%	37.6%	64,742 △9.5%	38.1%
カードキャッシング Cash advances (前年同期比/YOY)	36,439 △15.5%	28.7%	32,593 △10.6%	24.5%	47,840 △14.9%	28.2%
その他融資 Other loans (前年同期比/YOY)	12,516 10.1%	9.9%	17,507 39.9%	13.1%	16,902 10.2%	9.9%
業務代行収益 Processing agency service fees (前年同期比/YOY)	5,236 9.6%	4.1%	5,594 6.9%	4.2%	7,091 7.0%	4.2%
償却債権回収収益 Income from bad debt recovery (前年同期比/YOY)	2,132 △3.0%	1.7%	2,994 40.4%	2.2%	2,947 △0.3%	1.7%
その他収益 Other revenues (前年同期比/YOY)	13,516 16.9%	10.7%	11,309 △16.3%	8.6%	17,271 13.4%	10.2%
金融収益 Financial revenue (前年同期比/YOY)	28 △33.3%	0.0%	83 191.0%	0.1%	62 9.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	126,849 0.5%	100.0%	133,186 5.0%	100.0%	169,853 0.4%	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)

	2011/11	2012/11	2012/2
	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)	¥99,285 △2.0%	¥102,930 3.7%	¥131,423 △1.5%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2011/11		2012/11		2012/2	
	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)	¥437,442 7.3%	29,703	¥459,914 5.1%	22,472	¥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)	407,642 11.1%	40,676	419,409 2.9%	11,767	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)	29,799 △26.9%	△10,973	40,504 35.9%	10,704	32,005 △19.8%	△7,914
営業貸付金計 Total operating loans (前年同期比/YOY)	231,013 △25.2%	△77,984	270,406 17.1%	39,393	255,704 △12.9%	△37,722
カードキャッシング Cash advances (前年同期比/YOY)	145,866 △37.3%	△86,682	142,945 △2.0%	△2,920	143,550 △33.9%	△73,635
その他融資 Other loans (前年同期比/YOY)	85,146 11.4%	8,698	127,461 49.7%	42,314	112,154 47.1%	35,913
営業債権合計 Total finance receivables (前年同期比/YOY)	668,455 △6.7%	△48,280	730,321 9.3%	61,866	683,339 0.8%	5,650

(債権流動化実施額) (Securitized Receivables)

(単位:百万円/Millions of Yen)

	2011/11		2012/11		2012/2	
	実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥106,327		¥174,260		¥125,114	
包括信用購入あっせん Credit card purchase contracts	(※1) 106,327		(※6) 174,260		(※3) 125,114	
営業貸付金計 Total operating loans	166,126		220,410		232,844	
カードキャッシング Cash advances	(※2) 165,308		(※7) 142,293		(※4) 159,704	
その他融資 Other loans	817		(※8) 78,117		(※5) 73,140	
債権流動化残高合計 Total securitized receivables	272,453		394,670		357,959	

※ 同数値に含まれる信託受益権は、(※1)24,367百万円、(※2)63,109百万円、(※3)29,997百万円、(※4)60,038百万円、(※5)9,126百万円、(※6)35,350百万円、(※7)64,681百万円、(※8)9,113百万円であります。

The trust beneficiary rights included in the figure are (※1)24,367 million yen (※2)63,109 million yen (※3)29,997 million yen (※4)60,038 million yen

(※5)9,126million yen (※6)35,350million yen. (※7)64,681million yen (※8)9,113million 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)

	2011/11		2012/11		2012/2	
	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) ¥543,769 5.7%	29,533	(※5) ¥634,174 16.6%	90,404	(※3) ¥552,749 9.7%	48,747
営業貸付金計 Total operating loans (前年同期比/YOY)	(※2) 397,139 △13.0%	△59,411	(※6) 490,817 23.6%	93,677	(※4) 488,549 12.4%	53,813
営業債権合計 Finance receivables including securitized receivables (前年同期比/YOY)	940,908 △3.1%	△29,877	1,124,991 19.6%	184,082	1,041,298 10.9%	102,561

※ 同数値に含まれる信託受益権は、(※1)24,367百万円、(※2)63,109百万円、(※3)29,997百万円、(※4)69,164百万円、(※5)35,350百万円、(※6)73,795百万円であります。

The trust beneficiary rights included in the figure are (※1)24,367 million yen (※2)63,109 million yen (※3)29,997 million yen (※4)69,164 million yen

(※5)35,350million yen (※6)73,795million yen.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2011/11	2012/11	2012/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥741,481	¥792,690	¥733,474
(前年同期比/YOY)	△5.6%	6.9%	△2.3%
内、貸倒引当金	△46,670	△36,821	△42,346
Allowance for doubtful accounts (前年同期比/YOY)	△13.3%	△21.1%	△19.1%
固定資産 Non-current assets	162,013	183,497	174,057
(前年同期比/YOY)	12.3%	13.3%	15.3%
繰延資産 Deferred assets	143	143	127
(前年同期比/YOY)	59.1%	△0.2%	57.9%
資産合計 Total assets	903,637	976,331	907,658
(前年同期比/YOY)	△2.8%	8.0%	0.7%
流動負債 Current liabilities	372,348	407,957	354,986
(前年同期比/YOY)	6.2%	9.6%	5.4%
固定負債 Long-term liabilities	358,515	395,900	370,820
(前年同期比/YOY)	△10.8%	10.4%	△3.6%
内、利息返還損失引当金	11,118	5,424	9,250
Provision for loss on interest repayment (前年同期比/YOY)	△38.2%	△51.2%	△42.2%
負債合計 Total liabilities	730,864	803,858	725,806
(前年同期比/YOY)	△2.9%	10.0%	0.6%
株主資本計 Total shareholders' equity	163,932	154,031	166,907
(前年同期比/YOY)	1.6%	△6.0%	1.2%
評価・換算差額等計 Total revaluation reserve	△9,494	△7,289	△8,091
(前年同期比/YOY)	62.3%	△23.2%	40.8%
新株予約権 Subscription rights to shares	12	25	12
(前年同期比/YOY)	—	104.3%	—
少数株主持分 Minority interests	18,323	25,705	23,023
(前年同期比/YOY)	△14.0%	40.3%	9.8%
純資産合計 Total equity	172,773	172,473	181,852
(前年同期比/YOY)	△2.3%	△0.2%	0.9%
負債純資産合計 Total liabilities and equity	903,637	976,331	907,658
(前年同期比/YOY)	△2.8%	8.0%	0.7%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2011/11	2012/11	2012/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥126,849	¥133,186	¥169,853
(前年同期比/YOY)	0.5%	5.0%	0.4%
販売費及び一般管理費 Selling, general and administrative expenses	99,285	102,930	131,423
(前年同期比/YOY)	△2.0%	3.7%	△1.5%
金融費用 Financial expenses	10,863	9,690	14,149
(前年同期比/YOY)	△5.2%	△10.8%	△6.1%
営業費用 Operating expenses	110,149	112,621	145,572
(前年同期比/YOY)	△2.3%	2.2%	△2.0%
営業利益 Operating income	16,700	20,565	24,280
(前年同期比/YOY)	23.6%	23.1%	17.2%
経常利益 Ordinary income	16,789	20,714	24,268
(前年同期比/YOY)	23.3%	23.4%	16.5%
税金等調整前四半期(当期)純利益	10,386	20,613	17,907
Income before income taxes and other (前年同期比/YOY)	△24.1%	98.5%	△14.5%
少数株主利益 Minority interest income	1,651	3,906	2,468
(前年同期比/YOY)	△33.7%	136.6%	△33.3%
四半期(当期)純利益 Net income	5,228	9,023	8,988
(前年同期比/YOY)	△12.7%	72.6%	△5.8%

単独決算報告 Nonconsolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2011/11		2012/11		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
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	¥2,009,169 10.2%	89.9%	¥2,245,488 11.8%	89.4%	¥2,762,542 10.4%	90.0%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	18 △55.7%	0.0%	12 △30.2%	0.0%	23 △56.8%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	123,136 △43.5%	5.5%	132,700 7.8%	5.3%	160,490 △37.1%	5.2%
カードキャッシング Cash advances (前年同期比/YOY)	122,434 △43.4%	5.5%	131,655 7.5%	5.2%	159,476 △37.0%	5.2%
その他融資 Other loans (前年同期比/YOY)	702 △54.5%	0.0%	1,045 48.9%	0.0%	1,014 △46.5%	0.0%
業務代行 Processing agency service (前年同期比/YOY)	90,295 20.1%	4.0%	117,414 30.0%	4.7%	127,602 20.5%	4.2%
その他 Other (前年同期比/YOY)	12,594 61.6%	0.6%	15,664 24.4%	0.6%	17,505 54.9%	0.6%
取扱高合計 Total trading volume (前年同期比/YOY)	2,235,213 5.2%	100.0%	2,511,281 12.4%	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.

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)	¥2,889,955 7.6%	¥3,278,082 13.4%	¥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)

	2011/11		2012/11		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
包括信用購入あつせん計 Credit card purchase contracts (前年同期比/YOY)	¥44,331 11.1%	50.5%	¥49,924 12.6%	58.4%	¥60,873 11.3%	52.1%
加盟店収益 Affiliated merchants (前年同期比/YOY)	31,117 8.6%	35.4%	34,333 10.3%	40.2%	42,728 8.8%	36.6%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	12,464 16.9%	14.2%	14,666 17.7%	17.1%	17,083 17.0%	14.6%
その他収益 Other (前年同期比/YOY)	750 25.9%	0.9%	925 23.3%	1.1%	1,060 28.0%	0.9%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	3 △37.7%	0.0%	1 △44.8%	0.0%	4 △40.5%	0.0%
融資収益計 Total loan contracts (前年同期比/YOY)	28,474 △18.9%	32.4%	23,876 △16.1%	27.9%	37,180 △17.9%	31.8%
カードキャッシング Cash advances (前年同期比/YOY)	28,038 △18.4%	31.9%	23,621 △15.8%	27.6%	36,631 △17.4%	31.3%
その他融資 Other loans (前年同期比/YOY)	435 △42.3%	0.5%	255 △41.4%	0.3%	549 △40.6%	0.5%
業務代行収益 Processing agency service fees (前年同期比/YOY)	5,236 9.8%	6.0%	5,594 6.9%	6.6%	7,091 7.3%	6.1%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	86 △24.7%	0.1%	120 38.7%	0.1%	141 △5.4%	0.1%
その他の収益 Other revenues (前年同期比/YOY)	9,650 82.3%	11.0%	5,932 △38.5%	7.0%	11,574 65.3%	9.9%
金融収益 Financial income (前年同期比/YOY)	12 △45.6%	0.0%	22 79.9%	0.0%	26 △7.0%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	87,795 3.0%	100.0%	85,474 △2.6%	100.0%	116,891 2.8%	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)

	2011/11	2012/11	2012/2
	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)	¥73,409 0.3%	¥71,575 △2.5%	¥96,333 0.6%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2011/11		2012/11		2012/2	
	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)	¥371,051 10.9%	36,332	¥373,901 0.8%	2,850	¥355,228 14.6%	45,338
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	371,009 10.9%	36,355	373,879 0.8%	2,870	355,193 14.6%	45,362
内リボ・分割払い残高 Revolving payment credit card purchase (前年同期比/YOY)	77,462 28.1%	17,000	94,736 22.3%	17,273	77,720 19.6%	12,754
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	41 △36.5%	△23	21 △47.6%	△19	34 △40.2%	△23
営業貸付金計 Total operating loans (前年同期比/YOY)	113,861 △42.9%	△85,442	105,199 △7.6%	△8,661	110,394 △40.1%	△73,834
カードキャッシング Cash advances (前年同期比/YOY)	107,659 △44.0%	△84,433	99,632 △7.5%	△8,026	104,489 △41.0%	△72,716
その他融資 Other loans (前年同期比/YOY)	6,202 △14.0%	△1,009	5,567 △10.2%	△635	5,905 △15.9%	△1,117
営業債権合計 Total finance receivable (前年同期比/YOY)	484,912 △9.2%	△49,110	479,101 △1.2%	△5,811	465,623 △5.8%	△28,495

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2011/11		2012/11		2012/2	
	実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥103,458		¥171,900		¥122,124	
一回払い Single-payment credit	34,090		100,000		47,126	
リボ払い Revolving payment credit	(※1) 69,367		(※5) 71,900		(※3) 74,997	
営業貸付金計 Total operating loans	160,258		137,482		154,312	
カードキャッシング Cash advances	(※2) 159,440		(※6) 137,259		(※4) 153,677	
その他融資 Othre loans	817		223		634	
債権流動化実施額合計 Total securitized receivables	263,716		309,383		276,436	

※ 同数値に含まれる信託受益権は、(※1)24,367百万円、(※2)63,109百万円、(※3)29,997百万円、(※4)60,038百万円、(※5)35,350百万円、(※6)64,681百万円であります。

The trust beneficiary rights included in the figure are (※1) 24,367 million yen (※2) 63,109 million yen (※3) 29,997 million yen (※4) 60,038 million yen (※5) 35,350million yen (※6) 64,681million 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)

	2011/11		2012/11		2012/2	
	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) ¥474,509 8.5%	37,039	(※3) ¥545,801 15.0%	71,292	(※5) ¥477,353 12.0%	51,053
内リボ・分割払い残高 Revolving payment credit card purchase (前年同期比/YOY)	146,830 13.7%	17,708	166,636 13.5%	19,806	152,718 14.3%	19,069
営業貸付金計 Total operating loans (前年同期比/YOY)	(※2) 274,119 △19.0%	△64,471	(※4) 242,682 △11.5%	△31,437	(※6) 264,707 △16.9%	△53,892
営業債権合計 Finance receivables including securitized receivables (前年同期比/YOY)	748,629 △3.5%	△27,431	788,484 5.3%	39,855	742,060 △0.4%	△2,838

※ 同数値に含まれる信託受益権は、(※1)24,367百万円、(※2)63,109百万円、(※3)29,997百万円、(※4)60,038百万円、(※5)35,350百万円、(※6)64,681百万円であります。

The trust beneficiary rights included in the figure are (※1) 24,367 million yen (※2) 63,109 million yen (※3) 29,997 million yen (※4) 60,038 million yen (※5) 35,350million yen (※6) 64,681million yen.

単独貸借対照表 Nonconsolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2011/11	2012/11	2012/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥540,958	¥514,595	¥493,625
(前年同期比/YOY)	△6.6%	△4.9%	△9.9%
内、貸倒引当金	△38,457	△28,139	△32,734
Allowance for doubtful accounts (前年同期比/YOY)	△20.4%	△26.8%	△30.1%
固定資産 Noncurrent assets	159,463	176,857	165,120
(前年同期比/YOY)	12.0%	10.9%	11.0%
繰延資産 Deferred assets	143	143	127
(前年同期比/YOY)	59.1%	△0.2%	57.9%
資産合計 Total assets	700,566	691,596	658,873
(前年同期比/YOY)	△2.9%	△1.3%	△5.4%
流動負債 Current liabilities	303,663	311,353	272,669
(前年同期比/YOY)	3.5%	2.5%	△4.4%
固定負債 Long-term liabilities	260,314	254,873	247,208
(前年同期比/YOY)	△11.3%	△2.1%	△9.5%
内、利息返還損失引当金	11,118	5,424	9,250
Provision for loss on interest repayment (前年同期比/YOY)	△38.2%	△51.2%	△42.2%
負債合計 Total liabilities	563,978	566,227	519,878
(前年同期比/YOY)	△3.9%	0.4%	△6.9%
株主資本計 Total shareholder's equity	135,744	124,186	137,964
(前年同期比/YOY)	1.3%	△8.5%	0.4%
評価・換算差額等計 Total revaluation reserve	831	1,157	1,018
(前年同期比/YOY)	12.7%	39.2%	△0.5%
新株予約権 Subscription rights to shares	12	25	12
(前年同期比/YOY)	—	104.3%	—
純資産合計 Total equity	136,588	125,369	138,994
(前年同期比/YOY)	1.4%	△8.2%	0.4%
負債純資産合計 Total liabilities and equity	700,566	691,596	658,873
(前年同期比/YOY)	△2.9%	△1.3%	△5.4%

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2011/11	2012/11	2012/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥87,795	¥85,474	¥116,891
(前年同期比/YOY)	3.0%	△2.6%	2.8%
販売費及び一般管理費 Selling, general and administrative expenses	73,409	71,575	96,333
(前年同期比/YOY)	0.3%	△2.5%	0.6%
金融費用 Financial expenses	5,675	3,896	7,223
(前年同期比/YOY)	△6.2%	△31.3%	△8.2%
営業費用 Operating expenses	79,085	75,472	103,556
(前年同期比/YOY)	△0.2%	△4.6%	△0.1%
営業利益 Operating income	8,710	10,001	13,335
(前年同期比/YOY)	44.9%	14.8%	32.3%
経常利益 Ordinary income	10,394	12,443	15,150
(前年同期比/YOY)	32.0%	19.7%	18.6%
税金等調整前四半期(当期)純利益又は四半期純損失	7,054	12,579	11,717
Income before income taxes and other (前年同期比/YOY)	△10.6%	78.3%	△10.2%
四半期(当期)純利益又は四半期純損失 Net income(loss)	4,613	8,036	7,617
(前年同期比/YOY)	△2.2%	74.2%	△6.7%

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)

	2011/11		2012/11		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
有効会員数 Number of cardholders	2,935	128	3,122	146	2,976	169
連結カード会員数 Number of Credit cardholders	2,410	86	2,539	100	2,439	115
国内カード会員数 Domestic	2,076	76	2,184	83	2,101	101
海外カード会員数 Overseas	334	10	355	17	338	14
ハウスカード会員数 Number of Local cardholders	523	41	583	46	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 Active Cardholders

(単位: 万人/Ten thousand)

	2011/11		2012/11		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
稼働会員数 ※1 Active cardholders	1,248	55	1,340	72	1,268	75
年間稼働率(%) ※2 Card-use rate (%)	64.8%	—	66.2%	—	65.1%	—

※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÷(2011/12～2012/11)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 (2011/12 and 2012/11) × 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	連結財務諸表 計上額 Consolidated Statements of Income
営業収益 Operating revenues (前年同期比/YOY)	72,626 △5.4%	17,507 40.8%	43,905 14.1%	△851 —	133,186 5.0%
営業利益 Operating income (前年同期比/YOY)	11,917 5.3%	1,375 —	9,248 17.1%	△1,975 —	20,565 23.1%