

2013年3月期 決算補足資料

FACT BOOK 2013 For the Year Ended March 31, 2013



イオンフィナンシャルサービス

AEON Financial Service

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決算期を3月末に変更しており、前連結会計年度(2011年2月21日～2012年2月20日)と当連結会計年度(2012年2月21日～2013年3月31日)を比較した増減率を記載しております。

Since the Company has already changed its financial year end to end of March, the comparison of change in increase and decrease ratio in the current financial year(21 February 2012～31 March 2013) and last financial year(21 February 2011～20 February 2012) has been stated.

(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.

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.

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)

	2010/2	2011/2	2012/2	2013/3
	実績 Results	実 績 Results	実 績 Results	実 績 Results
取扱高 Trading volume (前期比/YOY)	¥2,993,335 Δ2.6%	¥3,194,657 6.7%	¥3,363,809 5.3%	¥4,248,896 26.3%
営業収益 Operating revenues (前期比/YOY)	172,430 Δ2.0%	169,191 Δ1.9%	169,853 0.4%	205,972 21.3%
営業利益 Operating income (前期比/YOY)	20,560 Δ22.7%	20,717 0.8%	24,280 17.2%	33,080 36.2%
経常利益 Ordinary income (前期比/YOY)	20,424 Δ23.8%	20,823 2.0%	24,268 16.5%	33,367 37.5%
当期純利益 Net income (前期比/YOY)	197 Δ98.7%	9,540 4721.4%	8,988 Δ5.8%	13,616 51.5%

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 (前期比/YOY)	¥3,496,757 13.8%	¥3,984,085 13.9%	¥4,280,997 7.5%	¥5,448,422 27.3%
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主要な経営指標 Consolidated Key Indicators

(単位: 円 / Yen)

	2010/2	2011/2	2012/2	2013/3
自己資本比率 Equity ratio	18.0%	17.7%	17.5%	9.1%
1株当たり当期純利益 Earnings per share (EPS)	¥1.26	¥60.83	¥57.30	¥88.12
1株当たり純資産 Book value per share	¥994.42	¥1,015.17	¥1,012.52	¥1,235.28

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		持分比率 Percentage of Ownership
イオンクレジットサービス株式会社 AEON CREDIT SERVICE CO., LTD.	100.0%	イオン住宅ローンサービス株式会社 AEON HOUSING LOAN SERVICE CO., LTD.	100.0%
株式会社イオン銀行 AEON BANK CO., LTD.	100.0%	エー・シー・エス債権管理回収株式会社 ACS Credit Management Co., Ltd.	98.6%
イオン保険サービス株式会社 AEON INSURANCE SERVICE CO., LTD.	99.0%	イオン少額短期保険株式会社 AEON S.S. INSURANCE CO., LTD.	99.9%

※ 2013年1月1日より株式会社イオン銀行、イオン保険サービス株式会社を連結子会社化しております。

AEON BANK CO., LTD. and AEON INSURANCE SERVICE CO., LTD. have become the Company's consolidated subsidiary from 1st January 2013.

国内持分法適用会社 Consolidated Affiliates (Domestic)	持分比率 Percentage of Ownership		持分比率 Percentage of Ownership
イオンマーケティング株式会社 AEON MARKETING CO.,LTD.	20.0%	イオンダイレクト株式会社 AEON DIRECT CO.,LTD	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 Holdings (Hong Kong) Co., Ltd..	100.0%	AEON CREDIT SERVICE (TAIWAN) CO., LTD.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	52.7%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON INSURANCE BROKERS (HK) LIMITED	52.7%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	86.6%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	76.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	60.0%
AEON MICRO FINANCE (SHENYANG) CO., LTD.	52.7%	PT.AEON CREDIT SERVICE INDONESIA.	83.9%
AEON CREDIT GUARANTEE (CHINA) CO., LTD.	76.0%	ACS TRADING VIETNAM CO., LTD.	90.9%
AEON Micro Finance (Tianjin) CO., LTD.	52.7%	AEON CREDIT SERVICE INDIA PRIVATE LIMITED	66.9%
AEON THANA SINSAP (THAILAND) CO., LTD. ※2	54.3%	AEON MICROFINANCE (CAMBODIA) PRIVATE COMPANY LIMITED	54.3%
ACS CAPITAL CORPORATION LTD.	100.0%		
ACS SERVICING (THAILAND) CO., LTD.	54.3%	AEON Microfinance (Myanmar) Co., Ltd.	54.3%
ACS INSURANCE BROKER (THAILAND) CO., LTD.	54.3%	AEON Leasing Service(Lao) Company Limited..	54.3%
ACS LIFE INSURANCE BROKER (THAILAND) *CO., LTD.	54.3%		
AEON CREDIT SERVICE (M) BERHAD ※3	59.7%		

※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)

	2010/2	2011/2	2012/2	2013/3
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥769,527	¥750,651	¥733,474	¥2,424,650
(前期比/YOY)	Δ3.6%	Δ2.5%	Δ2.3%	230.6%
銀行業における貸出金 (※1)	—	—	—	706,845
Loans and bills discounted for banking business	—	—	—	—
(前期比/YOY)	—	—	—	—
銀行業における有価証券 (※1)	—	—	—	205,081
Securities for banking business	—	—	—	—
(前期比/YOY)	—	—	—	—
固定資産 Non-current assets	96,718	150,936	174,057	109,435
(前期比/YOY)	72.5%	56.1%	15.3%	Δ37.1%
投資有価証券 Investment securities (※2)	53,493	99,779	121,417	15,865
(前期比/YOY)	194.3%	86.5%	21.7%	Δ86.9%
繰延資産 Deferred assets	119	80	127	122
(前期比/YOY)	Δ24.4%	Δ32.3%	57.9%	Δ3.7%
資産合計 Total assets	866,364	901,578	907,658	2,534,208
(前期比/YOY)	1.4%	4.1%	0.7%	179.2%
流動負債 Current liabilities	272,178	336,788	354,986	1,905,730
(前期比/YOY)	17.9%	23.7%	5.4%	436.8%
銀行業における預金 (※1)	—	—	—	1,212,051
Deposits for banking business	—	—	—	—
(前期比/YOY)	—	—	—	—
固定負債 Long-term liabilities	417,468	384,590	370,820	369,606
(前期比/YOY)	Δ5.4%	Δ7.9%	Δ3.6%	Δ0.3%
負債合計 Total liabilities	689,647	721,378	725,806	2,275,336
(前期比/YOY)	2.6%	4.6%	0.6%	213.5%
株主資本合計 Total shareholder's equity	161,712	164,978	166,907	231,919
(前期比/YOY)	Δ3.4%	2.0%	1.2%	39.0%
その他の包括利益累計額合計	Δ5,733	Δ5,745	Δ8,091	Δ618
Total accumulated other comprehensive income (前期比/YOY)	16.4%	—	—	—
新株予約権 Subscription rights to shares	—	—	12	22
(前期比/YOY)	—	—	—	80.8%
少数株主持分 Minority interests	20,739	20,967	23,023	27,549
(前期比/YOY)	7.2%	1.1%	9.8%	19.7%
純資産合計 Total equity	176,717	180,199	181,852	258,872
(前期比/YOY)	Δ2.8%	2.0%	0.9%	42.4%
負債純資産合計 Total liabilities and equity	866,364	901,578	907,658	2,534,208
(前期比/YOY)	1.4%	4.1%	0.7%	179.2%

※1 2013年1月1日より株式会社イオン銀行を連結子会社化しております。

AEON BANK CO., LTD. have become the Company's consolidated subsidiary from 1st January 2013.

※2 投資有価証券には、債権流動化に伴う信託受益権が含まれております

The trust beneficiary right from securitization is included in the Securities Investment.

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/2	2011/2	2012/2	2013/3
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥172,430	¥169,191	¥169,853	¥205,972
(前期比/YOY)	Δ2.0%	Δ1.9%	0.4%	21.3%
包括信用購入あっせん収益 Credit card purchase contracts (前期比/YOY)	55,966 6.2%	63,838 14.1%	70,366 10.2%	86,988 23.6%
個別信用購入あっせん収益 Hire purchase contracts (前期比/YOY)	8,050 Δ13.5%	8,906 10.6%	7,370 Δ17.2%	8,417 14.2%
融資収益 Financing revenue (前期比/YOY)	80,598 Δ16.1%	71,570 Δ11.2%	64,742 Δ9.5%	72,506 12.0%
銀行業における貸出金利息 Interest on loans and discounts for banking business (前期比/YOY)	— —	— —	— —	3,382 —
業務代行収益 (※) Processing service fees (前期比/YOY)	13,012 111.6%	6,626 Δ49.1%	7,091 7.0%	8,689 22.5%
償却債権回収収益 Income from bad debt recovery (前期比/YOY)	3,273 38.3%	2,957 Δ9.6%	2,947 Δ0.3%	4,164 41.3%
その他収益 Other revenues (前期比/YOY)	11,368 23.2%	15,235 34.0%	17,271 13.4%	20,266 17.3%
金融収益 Financial revenue (前期比/YOY)	160 Δ26.2%	57 Δ64.4%	62 9.4%	1,556 2391.2%
販売費及び一般管理費 Selling, general and administrative expenses (前期比/YOY)	137,370 2.2%	133,400 Δ2.9%	131,423 Δ1.5%	158,237 20.4%
金融費用 Financial expenses (前期比/YOY)	14,499 Δ3.6%	15,073 4.0%	14,149 Δ6.1%	14,654 3.6%
支払利息 Interest paid (前期比/YOY)	13,522 Δ6.3%	13,275 Δ1.8%	12,610 Δ5.0%	12,487 Δ1.0%
銀行業における預金利息 Interest on deposits for banking business (前期比/YOY)	— —	— —	— —	711 —
その他 Other (前期比/YOY)	976 62.0%	1,798 84.1%	1,538 Δ14.4%	1,455 Δ5.4%
営業費用 Operating expenses (前期比/YOY)	151,869 1.7%	148,473 Δ2.2%	145,572 Δ2.0%	172,892 18.8%
営業利益 Operating income (前期比/YOY)	20,560 Δ22.7%	20,717 0.8%	24,280 17.2%	33,080 36.2%
営業外収益 Nonoperating revenues (前期比/YOY)	421 Δ4.4%	369 Δ12.5%	219 Δ40.5%	318 45.2%
営業外費用 Nonoperating expenses (前期比/YOY)	557 125.8%	263 Δ52.7%	231 Δ12.0%	32 Δ86.2%
経常利益 Ordinary income (前期比/YOY)	20,424 Δ23.8%	20,823 2.0%	24,268 16.5%	33,367 37.5%
特別利益 Extraordinary income (前期比/YOY)	369 Δ97.0%	4,732 1180.6%	98 Δ97.9%	— —
特別損失 Extraordinary losses (前期比/YOY)	16,096 87.0%	4,620 Δ71.3%	6,460 39.8%	2,875 Δ55.5%
税金等調整前当期純利益 Income before income taxes and other (前期比/YOY)	4,698 Δ84.5%	20,935 345.6%	17,907 Δ14.5%	30,491 70.3%
少数株主利益 Minority interest income (前期比/YOY)	3,805 Δ13.3%	3,699 Δ2.8%	2,468 Δ33.3%	5,453 121.0%
当期純利益 Net income (前期比/YOY)	197 Δ98.7%	9,540 4721.4%	8,988 Δ5.8%	13,616 51.5%

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)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	¥2,261,616 7.2%	75.5%	¥2,587,516 14.4%	81.0%	¥2,855,591 10.4%	84.9%	¥3,561,594 24.7%	83.8%
個別信用購入あっせん Hire purchase contracts (前期比/YOY)	44,119 △10.1%	1.5%	48,865 10.8%	1.5%	26,619 △45.5%	0.8%	41,118 54.5%	0.9%
融資計 Total loan contracts (前期比/YOY)	586,125 △10.6%	19.6%	405,923 △30.7%	12.7%	327,085 △19.4%	9.7%	406,743 24.4%	9.6%
カードキャッシング Cash advances (前期比/YOY)	496,176 △9.1%	16.6%	318,616 △35.8%	10.0%	216,407 △32.1%	6.4%	261,755 21.0%	6.2%
その他融資 Other loans (前期比/YOY)	89,949 △18.1%	3.0%	87,306 △2.9%	2.7%	110,678 26.8%	3.3%	144,987 31.0%	3.4%
業務代行 Processing services (前期比/YOY)	66,830 △70.4%	2.2%	105,883 58.4%	3.3%	127,602 20.5%	3.8%	190,012 48.9%	4.5%
その他 Other (前期比/YOY)	34,644 2.9%	1.2%	46,468 34.1%	1.5%	26,909 △42.1%	0.8%	49,427 83.7%	1.2%
取扱高合計 Total trading volume (前期比/YOY)	2,993,335 △2.6%	100.0%	3,194,657 6.7%	100.0%	3,363,809 5.3%	100.0%	4,248,896 26.3%	100.0%

※業務代行については、2010年2月期より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、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 (前期比/YOY)	¥3,496,757 13.8%	¥3,984,085 13.9%	¥4,280,997 7.5%	¥5,448,422 27.3%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	¥55,966 6.2%	32.5%	¥63,838 14.1%	37.7%	¥70,366 10.2%	41.4%	¥86,988 23.6%	42.2%
個別信用購入あっせん収益 Hire purchase contracts (前期比/YOY)	8,050 △13.5%	4.7%	8,906 10.6%	5.3%	7,370 △17.2%	4.3%	8,417 14.2%	4.1%
融資収益計 Total loan contracts (前期比/YOY)	80,598 △16.1%	46.7%	71,570 △11.2%	42.3%	64,742 △9.5%	38.1%	72,506 12.0%	35.2%
カードキャッシング Cash advances (前期比/YOY)	63,441 △16.9%	36.7%	56,233 △11.4%	33.2%	47,840 △14.9%	28.2%	47,869 0.1%	23.2%
その他融資 Other loans (前期比/YOY)	17,157 △12.9%	10.0%	15,337 △10.6%	9.1%	16,902 10.2%	0.9%	24,637 45.8%	12.0%
銀行業における貸出金利息 Interest on loans and discounts for banking business (前期比/YOY)	— —	—	— —	—	— —	—	3,382 —	1.6%
業務代行収益 Processing service fees (前期比/YOY)	13,012 111.6%	7.5%	6,626 △49.1%	3.9%	7,091 7.0%	4.2%	8,689 22.5%	4.2%
償却債権回収収益 Income from bad debt recovery (前期比/YOY)	3,273 38.3%	1.9%	2,957 △9.6%	1.7%	2,947 △0.3%	1.7%	4,164 41.3%	2.0%
その他収益 Other revenues (前期比/YOY)	11,368 23.2%	6.6%	15,235 34.0%	9.0%	17,271 13.4%	10.2%	20,266 17.3%	9.9%
金融収益 Financial revenue (前期比/YOY)	160 △26.2%	0.1%	57 △64.4%	0.0%	62 9.4%	0.0%	1,556 2391.2%	0.8%
営業収益合計 Total operating revenues (前期比/YOY)	172,430 △2.0%	100.0%	169,191 △1.9%	100.0%	169,853 0.4%	100.0%	205,972 21.3%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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	¥300,782	55,404	¥384,261	83,479	¥427,634	43,372	¥507,315	79,680
(前期比/YOY)	22.6%		27.8%		11.3%		18.6%	
包括信用購入あっせん Credit card purchase contracts	262,811	51,694	344,341	81,529	395,628	51,287	455,713	60,084
(前期比/YOY)	24.5%		31.0%		14.9%		15.2%	
個別信用購入あっせん Hire purchase contracts	37,970	3,709	39,920	1,949	32,005	△7,914	51,601	19,596
(前期比/YOY)	10.8%		5.1%		△19.8%		61.2%	
営業貸付金計 Total operating loans	423,324	△60,203	293,427	△129,897	255,704	△37,722	421,196	165,491
(前期比/YOY)	△12.5%		△30.7%		△12.9%		64.7%	
カードキャッシング Cash advances	347,808	△65,407	217,186	△130,622	143,550	△73,635	280,777	137,226
(前期比/YOY)	△15.8%		△37.6%		△33.9%		95.6%	
その他融資 Other loans	75,515	5,203	76,240	725	112,154	35,913	140,418	28,264
(前期比/YOY)	7.4%		1.0%		47.1%		25.2%	
営業債権合計 Total finance receivables	724,106	△4,798	677,689	△46,417	683,339	5,650	928,511	245,171
(前期比/YOY)	△0.7%		△6.4%		0.8%		35.9%	

(債権流動化残高)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	実績 Results		実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment		¥142,508		¥119,739		¥125,114		¥232,712
包括信用購入あっせん Credit card purchase contracts	(※1)	142,508	(※3)	119,739	(※5)	125,114		232,712
個別信用購入あっせん Hire purchase contracts		—		—		—		—
営業貸付金計 Total operating loans		53,326		141,308		232,844		97,712
カードキャッシング Cash advances	(※2)	49,421	(※4)	139,685	(※6)	159,704	(※7)	5,933
その他融資 Othre loans		3,905		1,623		73,140		91,779
債権流動化実施額合計 Total securitized receivables		195,834		261,048		357,959		330,424

※ 同数値に含まれる信託受益権は、(※1)22,029百万円、(※2)13,934百万円、(※3)23,682百万円、(※4)56,112百万円、(※5)29,997百万円、(※6)69,164百万円、(※7)9,113百万円
であります。

The trust beneficiary rights included in the figure are (※1)22,029 Million Yen (※2)13,934 Million Yen (※3)23,682 Million Yen (※4)56,112 Million Yen (※5)29,997 Milliom Yen
(※6)69,164Million Yen (※7)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)

	2010/2		2011/2		2012/2		2013/3	
	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) ¥443,290	47,514	(※3) ¥504,001	60,710	(※5) ¥552,749	48,747	¥740,027	187,278
(前期比/YOY)	12.0%		13.7%		9.7%		33.9%	
営業貸付金計 Total operating loans	(※2) 476,651	△24,954	(※4) 434,735	△41,915	(※6) 488,549	53,813	(※7) 518,908	30,358
(前期比/YOY)	△5.0%		△8.8%		12.4%		6.2%	
営業債権合計 Finance Receivables Including Securitized Receivables	919,941	22,559	938,737	18,795	1,041,298	102,561	1,258,935	217,636
(前期比/YOY)	2.5%		2.0%		10.9%		20.9%	

※ 同数値に含まれる信託受益権は、(※1)22,029百万円、(※2)13,934百万円、(※3)23,682百万円、(※4)56,112百万円、(※5)29,997百万円、(※6)69,164百万円、(※7)9,113百万円
であります。

The trust beneficiary rights included in the figure are (※1)22,029 Million Yen (※2)13,934 Million Yen (※3)23,682 Million Yen (※4)56,112 Million Yen (※5)29,997 Milliom Yen
(※6)69,164Million Yen (※7)9,113Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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	¥137,370	100.0%	¥133,400	100.0%	¥131,423	100.0%	¥158,237	100.0%
(前期比/YOY)	2.2%		△2.9%		△1.5%		20.4%	
広告宣伝費 Advertising and promotion	14,715	10.7%	17,228	12.9%	19,209	14.6%	24,650	15.6%
(前期比/YOY)	△4.5%		17.1%		11.5%		28.3%	
貸倒関連費 Bad debt allowance	36,387	26.5%	35,306	26.5%	26,738	20.3%	23,577	14.9%
(前期比/YOY)	11.1%		△3.0%		△24.3%		△11.8%	
人件費 Salaries and fringe benefits	22,516	16.4%	24,556	18.4%	24,536	18.7%	34,332	21.7%
(前期比/YOY)	0.1%		9.1%		△0.1%		39.9%	
管理費 Administrative expenses	47,297	34.4%	38,049	28.5%	42,179	32.1%	50,846	32.1%
(前期比/YOY)	0.9%		△19.6%		10.9%		20.5%	
設備費 Equipment expenses	14,404	10.5%	16,182	12.1%	16,575	12.6%	20,918	13.2%
(前期比/YOY)	4.4%		12.3%		2.4%		26.2%	
一般費 General expenses	2,048	1.5%	2,077	1.6%	2,184	1.7%	3,913	2.5%
(前期比/YOY)	△32.2%		1.4%		5.2%		79.1%	
金融費用 Financial expenses	14,499	—	15,073	—	14,149	—	14,654	—
(前期比/YOY)	△3.6%		4.0%		△6.1%		3.6%	
支払利息	13,522	—	13,275	—	12,610	—	12,487	—
(前期比/YOY)	△6.3%		△1.8%		△5.0%		△1.0%	
銀行業における預金利息	—	—	—	—	—	—	711	—
(前期比/YOY)	—		—		—		—	
その他	976	—	1,798	—	1,538	—	1,455	—
(前期比/YOY)	62.0%		84.1%		△14.4%		△5.4%	
営業費用合計 Total operating expenses	151,869	—	148,473	—	145,572	—	172,892	—
(前期比/YOY)	1.7%		△2.2%		△2.0%		18.8%	

期中平均調達コスト Average funding cost

	2010/2	2011/2	2012/2	2013/3
日本 Japan	1.48%	1.62%	1.62%	1.38%
香港 Hong Kong	4.11%	3.88%	3.50%	3.22%
タイ Thailand	4.88%	4.41%	4.21%	4.03%
マレーシア Malaysia	4.51%	4.43%	4.29%	4.16%
台湾 Taiwan	2.17%	1.87%	1.88%	1.74%

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	¥18,671 △29.8%	△7,909	¥5,586 △70.1%	△13,084	¥34,000 508.6%	28,413	¥306,738 802.2%	272,738
コマーシャル・ペーパー Commercial paper (前期比/YOY)	— —	—	410 —	410	921 124.3%	510	5,442 490.8%	4,521
社債 Corporate bonds (前期比/YOY)	105,864 △12.4%	△14,941	96,392 △8.9%	△9,471	104,515 8.4%	8,122	62,414 △40.3%	△42,100
(内1年以内償還予定) (Current portion of bonds and notes (前期比/YOY)	(16,811) 3.3%	(538)	(14,507) △13.7%	(△2,304)	(54,419) 275.1%	(39,912)	(26,663) △51.0%	(△27,756)
転換社債型新株予約権付社債 Convertible bond (前期比/YOY)	— —	—	— —	—	— —	—	30,000 —	30,000
長期借入金 Long-term debt (前期比/YOY)	395,627 0.8%	3,103	380,286 △3.9%	△15,341	377,883 △0.6%	△2,403	388,647 2.8%	10,763
(内1年以内返済予定) (Current portion of long-term debt (前期比/YOY)	(93,891) 33.1%	(23,348)	(129,712) 38.2%	(35,821)	(72,542) △44.1%	△57,169	(102,772) 41.7%	30,229
債権流動化借入金 Securitization borrowings (前期比/YOY)	— —	—	30,000 —	30,000	— —	△30,000	— —	—
有利子負債計 Total interest-bearing debt (前期比/YOY)	520,164 △3.7%	△19,747	512,676 △1.4%	△7,487	517,320 0.9%	4,643	793,243 53.3%	275,922

債権流動化 ABS & ABCP & ABL (前期比/YOY)	151,143 7.3%	10,260	176,029 16.5%	24,885	252,671 43.5%	76,641	291,425 15.3%	38,754
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貸倒引当、貸倒損失 Allowance for Possible Credit Losses

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	実績 Results		実績 Results		実績 Results		実績 Results	
①期首貸倒引当金 Opening balance (前期比/YOY)	¥50,757 6.0%		¥52,613 3.7%		¥52,327 △0.5%		¥42,346 △19.1%	
②貸倒関連費 Bad debt allowance (前期比/YOY)	36,387 11.1%		35,306 △3.0%		26,738 △24.3%		23,577 △11.8%	
③貸倒償却総額 Written-off amount (前期比/YOY)	36,584 0.3%		35,593 △2.7%		43,225 21.4%		25,007 △42.1%	
期末貸倒引当金 Ending balance ①+②-③ (前期比/YOY)	(※1) 52,613 3.7%		52,327 △0.5%		(※2) 42,346 △19.1%		40,916 △3.4%	

※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2,052百万円を含んでおります。

“Ending balance” includes 6,564 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	7.27%	7.72%	6.20%	4.41%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	5.72%	5.57%	4.07%	3.25%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	5.05%	5.25%	6.33%	2.69%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	3.98%	3.79%	4.15%	1.99%

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)

	2010/2	2011/2	2012/2	2013/3
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/YOY)	¥2,701,603 Δ1.5%	¥2,874,354 6.4%	¥3,068,165 6.7%	¥3,858,863 25.8%
営業収益 Operating revenues (前期比/YOY)	117,354 0.1%	113,739 Δ3.1%	116,891 2.8%	130,023 11.2%
営業利益 Operating income (前期比/YOY)	9,139 Δ35.1%	10,078 10.3%	13,335 32.3%	16,971 27.3%
経常利益 Ordinary income (前期比/YOY)	10,929 Δ32.9%	12,769 16.8%	15,150 18.6%	19,528 28.9%
当期純利益 Net income (前期比/YOY)	Δ2,613 —	8,165 —	7,617 Δ6.7%	11,059 45.2%

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 (前期比/YOY)	¥3,205,025 16.9%	¥3,663,783 14.3%	¥3,985,352 8.8%	¥5,058,390 26.9%
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主要な経営指標 Nonconsolidated Key Indicators

(単位: 円/Yen)

	2010/2	2011/2	2012/2	2013/3
自己資本比率 Equity ratio	20.5%	19.9%	21.1%	21.0%
1株当たり当期純利益(損失) Earnings per share (EPS)	¥Δ16.66	¥52.06	¥48.56	¥71.57
1株当たり純資産 Book value per share (BPS)	¥868.14	¥882.53	¥886.07	¥1,080.11

発行済株式数の推移 Transition of the number of stocks issued

(単位: 千/Thousand)

	2010/2		2011/2		2012/2		2013/3	
	残高 Results	増 減 Change	残高 Results	増 減 Change	残高 Results	増 減 Change	残高 Results	増 減 Change
発行済株式総数 Number of stocks issued	156,967	—	156,967	—	156,967	—	(※) 187,357	30,390

※ 2012年2月期以降、2012年4月20日に自社株買消却により12,270千株減少、2013年1月1日に株式交換により42,660千株増加し、187,357千株となっております。

After the financial year end February 2012, according to the Company's share purchase and sale, 12,270,000 share decreased on 20th April 2012 and 42,660,000 shares increased by the exchange of share on 1st January 2013. As a result, the Company's share is 187,357,000 shares

単独貸借対照表 Nonconsolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2010/2	2011/2	2012/2	2013/3
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥568,549	¥548,032	¥493,625	¥817,912
(前期比/YOY)	Δ6.3%	Δ3.6%	Δ9.9%	65.7%
固定資産 Non-current assets	94,286	148,721	165,120	143,234
(前期比/YOY)	74.4%	57.7%	11.0%	Δ13.3%
投資有価証券 Investment securities	(※) 52,758	(※) 99,074	(※) 111,687	6,067
(前期比/YOY)	196.3%	87.8%	12.7%	Δ94.6%
繰延資産 Deferred assets	119	80	127	122
(前期比/YOY)	Δ24.4%	Δ32.3%	57.9%	Δ3.7%
資産合計 Total assets	662,955	696,834	658,873	961,269
(前期比/YOY)	0.3%	5.1%	Δ5.4%	45.9%
流動負債 Current liabilities	207,322	285,101	272,669	550,725
(前期比/YOY)	21.5%	37.5%	Δ4.4%	102.0%
固定負債 Long-term liabilities	319,460	273,304	247,208	208,275
(前期比/YOY)	Δ7.4%	Δ14.4%	Δ9.5%	Δ15.7%
負債合計 Total liabilities	526,783	558,405	519,878	759,001
(前期比/YOY)	2.1%	6.0%	Δ6.9%	46.0%
株主資本計 Total shareholder's equity	135,514	137,405	137,964	200,504
(前期比/YOY)	Δ6.1%	1.4%	0.4%	45.3%
その他の包括利益累計額合計	657	1,023	1,018	1,741
Total accumulated other comprehensive income (前期比/YOY)	Δ4.8%	55.6%	Δ0.5%	71.0%
新株予約権 Subscription rights to shares	—	—	12	22
(前期比/YOY)	—	—	—	80.8%
純資産合計 Total equity	136,171	138,428	138,994	202,268
(前期比/YOY)	Δ6.1%	1.7%	0.4%	45.5%
負債純資産合計 Total liabilities and equity	662,955	696,834	658,873	961,269
(前期比/YOY)	0.3%	5.1%	Δ5.4%	45.9%

※投資有価証券には、債権流動化に伴う信託受益権が含まれております

The trust beneficiary right from securitization is included in the Securities Investment.

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/2	2011/2	2012/2	2013/3
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥117,354	¥113,739	¥116,891	¥130,023
(前期比/YOY)	0.1%	Δ3.1%	2.8%	11.2%
包括信用購入あっせん収益	48,334	54,679	60,873	76,750
Credit card purchase contracts (前期比/YOY)	9.4%	13.1%	11.3%	26.1%
個別信用購入あっせん収益	8	7	4	2
Hire purchase contracts (前期比/YOY)	Δ15.7%	Δ16.2%	Δ40.5%	Δ40.9%
融資収益	52,094	45,262	37,180	35,859
Financing revenue (前期比/YOY)	Δ18.4%	Δ13.1%	Δ17.9%	Δ3.6%
業務代行収益	13,004	6,611	7,091	8,092
Processing service fees (前期比/YOY)	111.7%	Δ49.2%	7.3%	14.1%
償却債権回収益	117	149	141	167
Income from bad debt recovery (前期比/YOY)	Δ76.5%	27.4%	Δ5.4%	18.6%
その他収益	3,705	7,001	11,574	9,114
Other revenues (前期比/YOY)	48.2%	88.9%	65.3%	Δ21.2%
金融収益	89	27	26	35
Financial revenue (前期比/YOY)	161.0%	Δ68.9%	Δ7.0%	36.4%
販売費及び一般管理費	101,265	95,793	96,333	107,263
Selling, general and administrative expenses				
(前期比/YOY)	5.1%	Δ5.4%	0.6%	11.3%
金融費用 Financial expenses	6,949	7,868	7,223	5,788
(前期比/YOY)	2.1%	13.2%	Δ8.2%	Δ19.9%
支払利息 Interest paid	6,144	6,351	6,031	4,632
(前期比/YOY)	Δ3.1%	3.4%	Δ5.0%	Δ23.2%
その他 Other	804	1,516	1,191	1,156
(前期比/YOY)	72.2%	88.4%	Δ21.4%	Δ3.0%
営業費用 Operating expenses	108,214	103,661	103,556	113,051
(前期比/YOY)	4.9%	Δ4.2%	Δ0.1%	9.2%
営業利益 Operating income	9,139	10,078	13,335	16,971
(前期比/YOY)	Δ35.1%	10.3%	32.3%	27.3%
営業外収益 Nonoperating revenues	2,173	2,809	1,870	2,572
(前期比/YOY)	Δ5.2%	29.3%	Δ33.4%	37.5%
営業外費用 Nonoperating expenses	383	117	55	15
(前期比/YOY)	360.5%	Δ69.2%	Δ52.7%	Δ72.4%
経常利益 Ordinary income	10,929	12,769	15,150	19,528
(前期比/YOY)	Δ32.9%	16.8%	18.6%	28.9%
特別利益 Extraordinary income	233	5,280	—	136
(前期比/YOY)	Δ98.0%	2164.1%	—	—
特別損失 Extraordinary losses	16,066	4,995	3,432	746
(前期比/YOY)	95.0%	Δ68.9%	Δ31.3%	Δ78.3%
税引前当期純利益	Δ4,903	13,055	11,717	18,918
Income before income taxes and other				
(前期比/YOY)	—	—	Δ10.2%	61.5%
当期純利益	Δ2,613	8,165	7,617	11,059
Net income				
(前期比/YOY)	—	—	Δ6.7%	45.2%

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)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	¥2,186,723 7.7%	80.9%	¥2,501,943 14.4%	87.0%	¥2,762,542 10.4%	90.0%	¥3,448,942 24.8%	89.4%
個別信用購入あっせん Hire purchase contracts (前期比/YOY)	80 △31.1%	0.0%	53 △33.5%	0.0%	23 △56.8%	0.0%	40 76.7%	0.0%
融資計 Total loan contracts (前期比/YOY)	445,291 △8.1%	16.5%	255,173 △42.7%	8.9%	160,490 △37.1%	5.2%	199,394 24.2%	5.2%
カードキャッシング Cash advances (前期比/YOY)	440,595 △8.1%	16.3%	253,276 △42.5%	8.8%	159,476 △37.0%	5.2%	197,873 24.1%	5.1%
その他融資 Other loans (前期比/YOY)	4,696 △10.3%	0.2%	1,896 △59.6%	0.1%	1,014 △46.5%	0.0%	1,521 50.0%	0.0%
業務代行 Processing services (前期比/YOY)	66,830 △70.4%	2.5%	105,883 58.4%	3.7%	127,602 20.5%	4.2%	190,012 48.9%	4.9%
その他 Other (前期比/YOY)	2,677 142.7%	0.1%	11,300 322.1%	0.4%	17,505 54.9%	0.6%	20,473 17.0%	0.5%
取扱高合計 Total trading volume (前期比/YOY)	2,701,603 △1.5%	100.0%	2,874,354 6.4%	100.0%	3,068,165 6.7%	100.0%	3,858,863 25.8%	100.0%

※業務代行については、2010年2月期より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、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 (前期比/YOY)	¥3,205,025 16.9%	¥3,663,783 14.3%	¥3,985,352 8.8%	¥5,058,390 26.9%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	¥48,334 9.4%	41.2%	¥54,679 13.1%	48.1%	¥60,873 11.3%	52.1%	¥76,750 26.1%	59.0%
加盟店収益 Affiliated merchants (前期比/YOY)	34,951 6.8%	29.8%	39,255 12.3%	34.5%	42,728 8.8%	36.6%	52,631 23.2%	40.5%
リボ・分割払収益 Revolving credit (前期比/YOY)	12,643 17.2%	10.8%	14,595 15.4%	12.8%	17,083 17.0%	14.6%	22,719 33.0%	17.5%
その他 Other (前期比/YOY)	739 10.7%	0.6%	828 12.1%	0.7%	1,060 28.0%	0.9%	1,399 32.0%	1.1%
個別信用購入あっせん収益 Hire purchase contracts (前期比/YOY)	8 △15.7%	0.0%	7 △16.2%	0.0%	4 △40.5%	0.0%	2 △40.9%	0.0%
融資収益計 Total financing revenues (前期比/YOY)	52,094 △18.4%	44.3%	45,262 △13.1%	39.8%	37,180 △17.9%	31.8%	35,859 △3.6%	27.6%
カードキャッシング Cash advances (前期比/YOY)	50,885 △18.1%	43.4%	44,337 △12.9%	39.0%	36,631 △17.4%	31.3%	35,512 △3.1%	27.3%
その他融資 Other loans (前期比/YOY)	1,209 △28.6%	1.0%	924 △23.6%	0.8%	549 △40.6%	0.5%	346 △36.8%	0.3%
業務代行収益 Processing service fees (前期比/YOY)	13,004 111.7%	11.1%	6,611 △49.2%	5.8%	7,091 7.3%	6.1%	8,092 14.1%	6.2%
償却債権回収収益 Income from bad debt recovery (前期比/YOY)	117 △76.5%	0.1%	149 27.4%	0.1%	141 △5.4%	0.1%	167 18.6%	0.1%
その他収益 Other revenues (前期比/YOY)	3,705 48.2%	3.2%	7,001 88.9%	6.2%	11,574 65.3%	9.9%	9,114 △21.2%	7.0%
金融収益 Financial income (前期比/YOY)	89 161.0%	0.1%	27 △68.9%	0.0%	26 △7.0%	0.0%	35 36.4%	0.0%
営業収益合計 Total operating revenues (前期比/YOY)	117,354 0.1%	100.0%	113,739 △3.1%	100.0%	116,891 2.8%	100.0%	130,023 11.2%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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	¥230,874	48,283	¥309,889	79,015	¥355,228	45,338	¥400,773	45,544
(前期比/YOY)	26.4%		34.2%		14.6%		12.8%	
包括信用購入あっせん Credit card purchase contracts (前期比/YOY)	230,801 26.5%	48,294	309,831 34.2%	79,029	355,193 14.6%	45,362	400,733 12.8%	45,539
内リボ・分割払い残高 Revolving payment credit card purchase (前期比/YOY)	49,349 △29.0%	△20,190	64,966 31.6%	15,617	77,720 19.6%	12,754	177,433 128.3%	99,713
個別信用購入あっせん Hire purchase contracts (前期比/YOY)	72 △13.6%	△11	58 △19.8%	△14	34 △40.2%	△23	39 14.3%	4
営業貸付金計 Total operating loans	314,102	△61,210	184,229	△129,872	110,394	△73,834	235,910	125,515
(前期比/YOY)	△16.3%		△41.3%		△40.1%		113.7%	
カードキャッシング Cash advances (前期比/YOY)	306,637 △17.3%	△64,046	177,206 △42.2%	△129,430	104,489 △41.0%	△72,716	229,989 120.1%	125,500
その他融資 Other loans (前期比/YOY)	7,465 61.3%	2,835	7,022 △5.9%	△442	5,905 △15.9%	△1,117	5,921 0.3%	15
営業債権合計 Total finance receivables	544,976	△12,926	494,119	△50,857	465,623	△28,495	636,684	171,060
(前期比/YOY)	△2.3%		△9.3%		△5.8%		36.7%	

(債権流動化残高)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	実績 Results		実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥139,756		¥116,409		¥122,124		¥229,885	
一回払い Single-payment credit	72,727		47,727		47,126		229,885	
リボ払い Revolving payment credit	(※1) 67,029	(※3)	68,682	(※5)	74,997		-	
営業貸付金計 Total operating loans	47,839		134,370		154,312		-	
リボ払い Revolving payment credit	(※2) 43,934	(※4)	132,747	(※6)	153,677		-	
その他融資 Other loans	3,905		1,623		634		-	
債権流動化実施額合計 Total securitized receivables	187,596		250,780		276,436		229,885	

※ 同数値に含まれる信託受益権は、(※1)22,029百万円、(※2)13,934百万円、(※3)23,682百万円、(※4)56,112百万円、(※5)29,997百万円、(※6)60,038百万円であります。

The trust beneficiary rights included in the figure are (※1)22,029 Million Yen (※2)13,934 Million Yen (※3)23,682 Million Yen (※4)56,112 Million Yen

(※5)29,997 Million Yen (※6)60,038 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)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	(※1) ¥370,630 12.6%	41,486	(※3) ¥426,299 15.0%	55,668	(※5) ¥477,353 12.0%	51,053	¥630,658 32.1%	153,305
営業貸付金計 Total operating loans (前期比/YOY)	(※2) 361,942 △5.8%	△22,083	(※4) 318,599 △12.0%	△43,342	(※6) 264,707 △16.9%	△53,892	235,910 △10.9%	△28,796
営業債権合計 Total finance receivables and including securitized receivables (前期比/YOY)	732,573 2.7%	19,403	744,899 1.7%	12,326	742,060 △0.4%	△2,838	866,569 16.8%	124,508

※ 同数値に含まれる信託受益権は、(※1)22,029百万円、(※2)13,934百万円、(※3)23,682百万円、(※4)56,112百万円、(※5)29,997百万円、(※6)60,038百万円であります。

The trust beneficiary rights included in the figure are (※1)22,029 Million Yen (※2)13,934 Million Yen (※3)23,682 Million Yen (※4)56,112 Million Yen

(※5)29,997 Million Yen (※6)60,038 Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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	¥101,265	100.0%	¥95,793	100.0%	¥96,333	100.0%	¥107,263	100.0%
(前期比/YOY)	5.1%		△5.4%		0.6%		11.3%	
広告宣伝費 Advertising and promotion	12,948	12.8%	15,315	16.0%	17,354	18.0%	20,950	19.5%
(前期比/YOY)	△2.8%		18.3%		13.3%		20.7%	
貸倒関連費 Bad debt allowance	21,962	21.7%	20,715	21.6%	13,012	13.5%	7,975	7.4%
(前期比/YOY)	20.9%		△5.7%		△37.2%		△38.7%	
人件費 Salaries and fringe benefits	13,666	13.5%	15,442	16.1%	16,661	17.3%	20,760	19.4%
(前期比/YOY)	3.5%		13.0%		7.9%		24.6%	
管理費 Administrative expenses	43,556	43.0%	33,328	34.8%	37,384	38.8%	43,318	40.4%
(前期比/YOY)	1.2%		△23.5%		12.2%		15.9%	
設備費 Equipment expenses	8,123	8.0%	9,972	10.4%	10,557	11.0%	12,857	12.0%
(前期比/YOY)	14.7%		22.8%		5.9%		21.8%	
一般費 General expenses	1,008	1.0%	1,019	1.1%	1,362	1.4%	1,400	1.3%
(前期比/YOY)	△33.6%		1.2%		33.6%		2.8%	
金融費用 Financial expenses	6,949	—	7,868	—	7,223	—	5,788	—
(前期比/YOY)	2.1%		13.2%		△8.2%		△19.9%	
支払利息 Interest paid	6,144	—	6,351	—	6,031	—	4,632	—
(前期比/YOY)	△3.1%		3.4%		△5.0%		△23.2%	
その他 Other	804	—	1,516	—	1,191	—	1,156	—
(前期比/YOY)	72.2%		88.4%		△21.4%		△3.0%	
営業費用合計 Total operating expenses	108,214	—	103,661	—	103,556	—	113,051	—
(前期比/YOY)	4.9%		△4.2%		△0.1%		9.2%	

期中平均調達コスト Average funding cost	1.48%	—	1.62%	—	1.62%	—	1.38%	—
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有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	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 (前期比/YOY)	¥2,750 450.0%	2,250	¥800 △70.9%	△ 1,950	¥750 △6.3%	△50	¥264,500 —	263,750
社債 Corporate bonds (前期比/YOY)	90,000 △14.3%	△ 15,000	80,000 △11.1%	△ 10,000	90,000 12.5%	10,000	40,000 △55.6%	△ 50,000
(内1年以内償還予定) (Current portion of bonds and notes) (前期比/YOY)	(10,000) △33.3%	(△5,000)	(10,000) —	—	(50,000) 400.0%	(40,000)	(20,000) △60.0%	(△30,000)
転換社債型新株予約権付社債 Convertible bonds (前期比/YOY)	— —	—	— —	—	— —	—	30,000 —	30,000
長期借入金 Long-term debt (前期比/YOY)	277,100 △4.1%	△ 11,800	249,700 △9.9%	△ 27,400	236,500 △5.3%	△ 13,200	207,100 △12.4%	△ 29,400
(内1年以内返済予定) (Current portion of long-term debt) (前期比/YOY)	(62,000) 30.3%	14,400	(97,400) 57.1%	35,400	(43,600) △55.2%	△ 53,800	(57,700) 32.3%	14,100
債権流動化借入金 Securitization borrowings (前期比/YOY)	— —	—	30,000 —	30,000	— —	—	— —	—
有利子負債計 Total interest-bearing debt (前期比/YOY)	369,850 △6.2%	△ 24,550	360,500 △2.5%	△ 9,350	327,250 △9.2%	△ 33,250	541,600 65.5%	214,350

債権流動化 ABS & ABCP & ABL (前期比/YOY)	142,905 11.0%	14,192	165,761 16.0%	22,856	180,274 8.8%	14,512	200,098 11.0%	19,824
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格付 Ratings from 日本格付研究所 Japan Credit Rating Agency, A+
格付投資情報センター Rating and Investment A

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

(単位: 百万円/Millions of Yen)

	2010/2		2011/2		2012/2		2013/3	
	実績 Results		実績 Results		実績 Results		実績 Results	
①期首貸倒引当金 Opening balance (前期比/YOY)	¥45,676 7.0%		¥47,774 4.6%		¥46,819 △2.0%		¥32,734 △30.1%	
②貸倒関連費 Bad debt allowance (前期比/YOY)	21,962 20.9%		20,715 △5.7%		13,012 △37.2%		7,975 △38.7%	
③貸倒償却総額 Written-off amount (前期比/YOY)	21,917 0.9%		21,670 △1.1%		30,096 38.9%		13,040 △56.6%	
期末貸倒引当金 Ending balance ①+②-③ (前期比/YOY)	(※1) 47,774 4.6%		46,819 △2.0%		(※2) 32,734 △30.1%		27,668 △15.5%	

※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2,052百万円を含んでおります。
2,052 million yen of balance brought forward from extraordinary losses is included in ending balance.
※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。
2,953 million yen of provision of possible credit losses from extraordinary losses is included in ending balance.

期末貸倒引当金／営業債権残高比 Ending balance/Total finance receivables	8.77%	9.48%	7.03%	4.35%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	6.52%	6.29%	4.41%	3.19%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	4.02%	4.39%	6.46%	2.05%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	2.99%	2.91%	4.06%	1.50%

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)

	2010/2		2011/2		2012/2		2013/3	
	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
連結有効会員数 Number of card holders	2,653	159	2,807	154	2,976	169	3,185	209
国内有効会員数 (※1) Number of Credit card holders	1,905	114	2,000	95	2,101	101	2,224	123

※1 国内有効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)

	2010/2		2011/2		2012/2		2013/3	
	実績 Results	増 減 Change	実績 Results	増 減 Change	実績 Results	増 減 Change	実績 Results	増 減 Change
稼働会員数 (※1) Active cardholders	1,115	92	1,193	78	1,268	75	1,372	104
年間稼働率(%) (※2) Card-use rate (%)	63.6%	—	64.4%	—	65.1%	—	66.8%	—

※1 稼働会員数とは国内友好会員数(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。

※2 年間稼働率=稼働会員数÷期首・期末平均国内カード会員数(家族カード除く)×100

会員属性 Cardholder Characteristics

— 男女別構成比 Cardholders by Gender

	男女別構成比 Cardholders by gender
男性 Male	33.7%
女性 Female	66.3%

— 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	5.5%	6.8%	4.8%
30—39	15.5%	14.9%	15.8%
40—49	25.2%	23.1%	26.3%
50—59	21.8%	20.9%	22.3%
60 and over	32.0%	34.3%	30.8%
Total	100.0%	100.0%	100.0%

銀行事業の業容 Result of banking business

銀行事業の業容 Result of banking business

(単位: 百万円/Millions of Yen)

	2010/3	2011/3	2012/3	2013/3
	実績 Results	実績 Results	実績 Results	実績 Results
預金残高 Deposits	637,181	920,074	1,116,723	1,220,116
(前期比/YOY)	90.5%	44.4%	21.4%	9.3%
普通預金 Ordinary deposits	96,300	161,394	204,897	264,179
(前期比/YOY)	117.6%	67.6%	27.0%	28.9%
定期預金 Time deposits	540,516	758,524	911,252	955,225
(前期比/YOY)	86.3%	40.3%	20.1%	4.8%
その他預金 Other deposits	364	154	573	711
(前期比/YOY)	125.6%	△57.5%	270.1%	24.2%
貸出金残高 Loans and bills discounted	181,484	291,857	464,003	702,400
(前期比/YOY)	113.1%	60.8%	59.0%	51.4%
うち住宅ローン残高 Housing laons	137,169	244,610	355,643	504,728
(前期比/YOY)	192.1%	78.3%	45.4%	41.9%

(単位: 万/Ten thousand)

口座数 Number of accounts	143	203	259	306
(前期比/YOY)	90.7%	42.2%	27.3%	18.5%

銀行店舗数 Number of branches	67	75	81	105
(前期比/YOY)	13.6%	11.9%	8.0%	29.6%
ATM台数 Number of ATM	1,641	1,825	1,943	2,680
(前期比/YOY)	7.1%	11.2%	6.5%	37.9%
預貸率 Bank loan-deposit ratio	28.5%	31.7%	41.5%	57.6%
(前期比/YOY)				

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	銀行 Bank	調整額 The amount of adjustment	連結財務諸表 計上額 Consolidated Statements of
営業収益 Operating income	111,728	26,926	62,035	9,539	△4,257	205,972
(前年同期比/YOY)	9.6%	58.4%	18.2%	—	—	21.3%
営業利益 Operating income	20,636	1,804	13,488	1,269	△4,117	33,080
(前年同期比/YOY)	25.4%	—	21.7%	—	—	36.2%

2014年3月期の業績予測 Estimated Results for the Year Ending March 31, 2014

(単位: 百万円/Millions of Yen)

	連結業績予測 Consolidated Estimated Results
経常収益 Ordinary income	220,000
(前期比/YOY)	6.8%
営業利益 Operating income	44,000
(前期比/YOY)	33.0%
経常利益 Ordinary income	44,000
(前期比/YOY)	31.9%
当期純利益 Net income	23,800
(前期比/YOY)	74.8%

※当社は決算期を3月末に変更しており、前期比は当連結会計年度(2012年2月21日～2013年3月31日)と次期連結会計年度(2013年4月1日～2014年3月31日)を比較した増減率を記載しております。また、営業利益は参考数値として記載しております。

Since the Company had already changed its financial year end to end of March, the comparison of change in increase and decrease ratio in the current financial year (21 February 2012～31March 2013) and next financial year (1 April 2013～31 March 2014) has been stated..

Operating profit is a pro forma amount.