

2004年2月期 決算補足資料

FACT BOOK 2004

For the Year Ended February 20, 2004



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

2004/4/8

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(注)

- 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。
- 2: 前期比のパーセント表示は、増減率を表しております。
- 3: 財務データは、日本の会計基準および関連法規に基づいて作成されたものであり、当社の英文アニュアルレポートとは異なる部分があります。

Remarks:

- 1: All fractions of numbers posted are rounded off to the nearest figure.
- 2: YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3: The financial figures in this report are based on Japanese Accounting Standards and accompanying laws and may vary from those presented in the English-language annual report.

将来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。

Forward-Looking Statements

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

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業績ハイライト Consolidated Financial Highlights

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
取扱高 Trading volume	¥1,230,343	18.6%	¥1,431,103	16.3%	¥1,638,610	14.5%
営業収益 Operating revenue	85,993	20.7%	101,540	18.1%	109,389	7.7%
営業利益 Operating income	23,835	19.5%	26,681	11.9%	30,502	14.3%
経常利益 Ordinary income	23,847	20.4%	26,436	10.9%	30,537	15.5%
当期純利益 Net income	12,213	15.1%	13,984	14.5%	16,179	15.7%

主要な経営指標 Consolidated Key Indicators

2月20日に終了する各年度、または2月20日時点

For the years ended February 20/At February 20

(単位:円) (Yen, %)

	2002/2	2003/2	2004/2
株主資本利益率 1 Return on equity (ROE)	17.1%	16.9%	17.0%
総資本当期純利益率 2 Return on assets (ROA)	3.4%	3.3%	3.6%
株主資本比率 Shareholders' equity ratio	19.7%	20.0%	21.8%
1株当たり当期純利益 Net income per share (EPS)	¥256.77	¥294.02	¥308.24
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,628.92	¥1,856.10	¥1,943.09

1 当期純利益 ÷ 期首・期末平均株主資本 × 100 ROE = Net income / Average total shareholders' equity at beginning and end of fiscal year × 100

2 当期純利益 ÷ 期首・期末平均総資本 × 100 ROA = Net income / Average total assets at beginning and end of fiscal year × 100

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
NCS 興産株式会社 NCS Kosan Co., Ltd.	100.0%	ジャスベル株式会社 Jusvel Co., Ltd.	30.6%
ACS 債権管理回収株式会社 ACS Credit Management Co., Ltd.	100.0%	株式会社イオンビステー AEON Visty Co., Ltd.	28.6%
ACS ファイナンス株式会社 ACS Finance Co., Ltd.	100.0%		

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 SERVICE (TAIWAN) CO., LTD. 96.2%
AEON THANA SINSAP (THAILAND) PLC. 2	44.5%	AEON CREDIT CARD (TAIWAN) CO., LTD. 90.4%
ACS CAPITAL CORPORATION LTD.	49.1%	AEON INFORMATION SERVICE (SHENZHEN) CO., LTD. 76.0%
AEON CREDIT SERVICE (M) SDN. BHD.	41.0%	

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. (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)

主な連結子会社の営業収益 Operating Revenue of Major Consolidated Subsidiaries

2月20日に終了する各年度 For the years ended February 20

国内子会社 Domestic Subsidiaries

(百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
NCS 興産株式会社(保険代理店) NCS KOSAN CO., LTD. (Insurance agency)	¥638	17.7%	¥770	20.6%	¥933	21.2%
ACS 債権管理回収株式会社(サービサー) ACS Credit Management Co., Ltd. (Collection servicer)	535	35.4%	665	24.2%	816	22.7%

海外子会社 Overseas Subsidiaries

AEON CREDIT SERVICE (ASIA) CO., LTD. (香港 Hong Kong)		2002/2		2003/2		2004/2	
		実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
Operating revenue	(百万香港ドル, Millions of HK\$)	922	9.0%	965	4.7%	847	12.3%
	(百万円, Millions of Yen)	¥14,622	-	¥15,316	-	¥12,461	-
	為替レート Avg. exchange rate	1HK\$ = ¥15.86		1HK\$ = ¥15.86		1HK\$ = ¥14.71	

AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)		2002/2		2003/2		2004/2	
		実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
Operating revenue	(百万タイバツ, Millions of Baht)	2,196	91.6%	3,596	63.7%	4,053	12.7%
	(百万円, Millions of Yen)	¥6,129	-	¥10,392	-	¥11,308	-
	為替レート Avg. exchange rate	1Baht = ¥2.79		1Baht = ¥2.89		1Baht = ¥2.79	

AEON CREDIT SERVICE (M) SDN. BHD. (マレーシア Malaysia)		2002/2		2003/2		2004/2	
		実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
Operating revenue	(百万マレーシアリングギット, Millions of RM)	28	34.1%	32	13.8%	34	6.9%
	(百万円, Millions of Yen)	¥930	-	¥1,042	-	¥1,047	-
	為替レート Avg. exchange rate	1RM = ¥32.54		1RM = ¥32.56		1RM = ¥30.13	

AEON CREDIT SERVICE (TAIWAN) CO.,LTD. (台湾 Taiwan)		2002/2		2003/2		2004/2	
		実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
Operating revenue	(百万台湾ドル, Millions of NT\$)	30	154.3%	42	38.5%	41	1.1%
	(百万円, Millions of Yen)	¥110	-	¥150	-	¥139	-
	為替レート Avg. exchange rate	1NT \$ = ¥3.63		1NT \$ = ¥3.58		1NT \$ = ¥3.34	

連結財務諸表資料 Consolidated Financial Data

取扱高内訳 Trading Volume

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥604,858	17.3%	49.2%	¥755,242	24.9%	52.8%	¥928,364	22.9%	56.7%
個品あっせん Hire purchase	39,114	39.6%	3.2%	50,203	28.4%	3.5%	45,579	9.2%	2.8%
融資計 Total loans	342,290	23.1%	27.8%	381,980	11.6%	26.7%	445,605	16.7%	27.2%
融資代行 Service fees	239,193	12.8%	19.4%	239,159	0.0%	16.7%	213,104	10.9%	13.0%
その他 Others	4,886	33.1%	0.4%	4,517	7.6%	0.3%	5,956	31.9%	0.3%
取扱高合計 Total trading volume	1,230,343	18.6%	100.0%	1,431,103	16.3%	100.0%	1,638,610	14.5%	100.0%

営業収益内訳 Operating Revenue

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥14,388	19.2%	16.7%	¥18,405	27.9%	18.1%	¥21,005	14.1%	19.2%
個品あっせん Hire purchase	4,799	52.4%	5.6%	6,662	38.8%	6.6%	6,422	3.6%	5.9%
融資計 Total loans	59,489	20.4%	69.2%	66,677	12.1%	65.6%	72,958	9.4%	66.7%
カードキャッシング Cash advances	55,633	19.0%	64.7%	61,747	11.0%	60.7%	66,548	7.8%	60.8%
その他融資 Other loans	3,856	44.5%	4.5%	4,930	27.9%	4.9%	6,409	30.0%	5.9%
融資代行 Service fees	3,515	14.5%	4.1%	3,526	0.3%	3.5%	3,128	11.3%	2.9%
その他 Other	3,638	11.1%	4.2%	6,115	68.1%	6.0%	5,843	4.4%	5.3%
金融収益 Financial income	161	39.3%	0.2%	153	5.0%	0.2%	30	80.2%	0.0%
営業収益合計 Total operating revenue	85,993	20.7%	100.0%	101,540	18.1%	100.0%	109,389	7.7%	100.0%

営業債権内訳 Finance Receivables

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change
カードショッピング Credit card shopping	1 ¥81,524	13.2%	9,510	1 ¥108,101	32.6%	26,577	2 ¥97,970	9.4%	10,130
個品あっせん Hire purchase	23,962	59.7%	8,960	27,043	12.9%	3,081	2 19,832	26.7%	7,211
割賦売掛金合計 Total installments receivable	105,486	21.2%	18,469	135,145	28.1%	29,659	117,803	12.8%	17,341
カードキャッシング Cash advances	226,159	18.9%	35,932	1 243,119	7.5%	16,960	2 273,706	12.6%	30,587
その他融資 Other loans	20,596	28.9%	4,620	23,193	12.6%	2,597	30,586	31.9%	7,392
営業貸付金合計 Total loans receivable	246,756	19.7%	40,552	266,312	7.9%	19,557	304,293	14.3%	37,980
営業債権合計 Total finance receivables	352,241	20.1%	59,021	401,458	14.0%	49,217	422,096	5.1%	20,638

1 債権流動化実施後の数値を記載しております。

Figures represent amounts after securitization of receivables.

2 当期はカードショッピング債権を 57,174 百万円、個品あっせん債権を 4,062 百万円、カードキャッシング債権を 17,915 百万円流動化しております。
During the year ended February 20, 2004, ¥57,174 million of credit card shopping receivables, ¥4,062 million of hire purchase receivables and ¥17,915 million of cash advance receivables were securitized.

(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, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change
割賦売掛金合計 Total installments receivable	¥119,830	17.5%	17,813	¥157,694	31.6%	37,864	¥179,039	13.5%	21,345
営業貸付金合計 Total loans receivable	246,756	19.7%	40,551	266,312	7.9%	19,556	322,208	21.0%	55,896
営業債権合計 Total finance receivables	366,586	18.9%	58,364	424,006	15.7%	57,420	501,247	18.2%	77,241

販売費及び一般管理費内訳 Selling, General and Administrative Expenses

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total
広告宣伝費 Advertising and promotion	¥5,011	19.3%	9.0%	¥5,350	6.8%	7.9%	¥6,445	20.5%	8.9%
貸倒関連費 Allowance for credit losses	13,231	38.3%	23.9%	20,535	55.2%	30.2%	23,458	14.2%	32.3%
人件費 Salaries and fringe benefits	11,486	17.1%	20.7%	12,677	10.4%	18.7%	12,565	0.9%	17.3%
管理費 Administrative expenses	14,826	17.8%	26.7%	17,339	16.9%	25.5%	18,552	7.0%	25.5%
設備費 Equipment expenses	8,469	25.6%	15.3%	9,650	13.9%	14.2%	9,399	2.6%	12.9%
一般費 General expenses	2,448	23.3%	4.4%	2,411	1.5%	3.5%	2,291	4.9%	3.1%
販管費合計 SG&A expenses	55,473	23.6%	100.0%	67,965	22.5%	100.0%	72,713	7.0%	100.0%

金融費用 Financial Expenses

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
支払利息 Interest paid	¥6,578	4.2%	¥6,765	2.8%	¥6,051	10.6%
その他 Other	106	27.7%	128	20.8%	122	4.7%
金融費用計 Total financial expenses	6,685	4.5%	6,893	3.1%	6,173	10.4%

期中平均調達コスト Average funding cost	2002/2	2003/2	2004/2
日本 Japan	1.43%	1.28%	1.10%
香港 Hong Kong	7.50%	6.10%	4.94%
タイ Thailand	4.90%	4.39%	3.93%
マレーシア Malaysia	4.83%	4.45%	4.39%
台湾 Taiwan	4.37%	2.65%	1.75%

有利子負債内訳 Interest-Bearing Debt

2月20日現在 At February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY (%)	増減 Change	実績 Results	前期比 YOY (%)	増減 Change	実績 Results	前期比 YOY (%)	増減 Change
短期借入金 Short-term borrowings	¥30,447	57.8%	11,154	¥22,471	26.2%	7,976	¥21,892	2.6%	579
コマーシャルペーパー Commercial paper	29,000	16.0%	4,000	26,000	10.3%	3,000	8,000	69.2%	18,000
社債 Corporate bonds	25,000	150.0%	15,000	42,770	71.1%	17,770	52,740	23.3%	9,970
長期借入金 Long-term borrowings(LTB) (内1年以内返済予定) (Paid off within a year)	177,395 (24,362)	12.2% 18.1%	19,332 (3,738)	200,419 (47,219)	13.0% 93.8%	23,024 (22,857)	203,552 (33,460)	1.6% 29.1%	3,133 (13,759)
有利子負債計 Total interest-bearing debt	261,842	23.3%	49,486	291,661	11.4%	29,816	286,184	1.9%	5,477

債権流動化 ABS & ABCP	14,344	4.4%	656	22,549	57.2%	8,205	75,675	235.6%	53,126
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1年以上長期借入比率 LTB/Total borrowings	68.1%	68.5%	68.8%
直接調達比率 Direct financing ratio	28.1%	32.7%	40.3%

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 "LTB/Total borrowings" and the direct financing ratio were calculated taking into consideration ABS & ABCP.

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

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
期首貸倒引当金 Balance, beginning of year	¥7,178	17.2%	¥9,095	26.7%	¥12,203	34.2%
貸倒関連費 Allowance for possible credit losses	13,231	38.3%	20,535	55.2%	23,458	14.2%
貸倒償却総額 Written-off amount	11,314	32.9%	17,427	54.0%	21,194	21.6%
期末貸倒引当金 Balance, end of year + -	9,095	26.7%	12,203	34.2%	14,467	18.6%

期末貸倒引当金 / 営業債権残高比 Year-end balance/Total finance receivables	2.58%	-	3.04%	-	3.43%	-
流動化債権を含んだ場合 If including ABS & ABCP	2.48%	-	2.88%	-	2.89%	-

期末償却総額 / 営業債権残高比 Written-off amount/ Total finance receivables	3.21%	-	4.34%	-	5.02%	-
流動化債権を含んだ場合 If including ABS & ABCP	3.09%	-	4.11%	-	4.23%	-

各項目内の為替換算は、決算期ごとのレートで換算しておりますので、為替の影響を含む金額となります。

Each figure shown above includes the foreign exchange difference as of the transaction of monetary assets.

単独決算報告 Non-Consolidated Financial Summary

単独決算概要 Overview

業績ハイライト Non-Consolidated Financial Highlights

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
取扱高 Trading volume	¥1,108,134	16.2%	¥1,290,915	16.5%	¥1,487,899	15.3%
営業収益 Operating revenue	63,429	16.6%	73,789	16.3%	83,090	12.6%
営業利益 Operating income	18,904	22.2%	22,696	20.1%	25,533	12.5%
経常利益 Ordinary income	19,002	20.8%	23,261	22.4%	26,141	12.4%
当期純利益 Net income	10,293	14.4%	13,269	28.9%	14,870	12.1%

主要な経営指標 Non-Consolidated Key Indicators

2月20日に終了する各年度 For the years ended February 20

(単位:円) (Yen, %)

	2002/2	2003/2	2004/2
株主資本利益率 ¹ Return on equity (ROE)	16.2%	18.0%	17.3%
総資本当期純利益率 ² Return on assets (ROA)	3.6%	4.0%	4.0%
株主資本比率 Shareholders' equity ratio	22.4%	22.4%	24.2%
1株当たり当期純利益 Net income per share (EPS)	¥216.41	¥278.98	¥283.39
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,429.17	¥1,667.13	¥1,762.92

¹ 当期純利益 ÷ 期首・期末平均株主資本 × 100 ROE = Net income / Average total shareholders' equity at beginning and end of fiscal year × 100

² 当期純利益 ÷ 期首・期末平均総資本 × 100 ROA = Net income / Average total assets at beginning and end of fiscal year × 100

株式分割の状況 Stock Split Review

分割日	株式分割
Stock Split Date	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

単体財務諸表資料 Non-Consolidated Financial Data

取扱高内訳 Trading Volume

2月20日に終了する各年度 For the years ended February 20

(単位: 百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥580,407	16.3%	52.4%	¥726,537	25.2%	56.3%	¥895,868	23.3%	60.2%
融資計 Total loans	287,414	19.7%	25.9%	324,694	13.0%	25.2%	378,509	16.6%	25.5%
カードキャッシング Cash advances	282,433	20.4%	25.5%	318,554	12.8%	24.7%	371,150	16.5%	25.5%
その他融資 Other loans	4,981	9.8%	0.4%	6,140	23.2%	0.5%	7,359	19.8%	0.5%
融資代行 Service fees	239,193	12.8%	21.6%	239,159	0.0%	18.5%	213,104	10.9%	14.3%
個品あっせん Hire purchase	1,071	46.2%	0.1%	481	55.0%	0.0%	377	21.6%	0.0%
その他 Other	46	8.0%	0.0%	42	8.7%	0.0%	39	7.1%	0.0%
取扱高合計 Total trading volume	1,108,134	16.2%	100.0%	1,290,915	16.5%	100.0%	1,487,899	15.3%	100.0%

営業収益内訳 Operating Revenue

2月20日に終了する各年度 For the years ended February 20

(単位: 百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥12,107	15.8%	19.1%	¥15,713	29.8%	21.3%	¥18,107	15.2%	21.8%
加盟店収益 Revenue from affiliated merchants	10,434	15.2%	16.5%	13,544	29.8%	18.4%	15,390	13.6%	18.5%
リボ・分割払い残高収益 Revenue from revolving credit	1,671	19.7%	2.6%	2,102	25.8%	2.8%	2,614	24.3%	3.1%
その他収益 Other revenue	1	-	0.0%	66	4925.4%	0.1%	102	54.8%	0.1%
融資計 Total loans	45,385	17.8%	71.6%	51,902	14.4%	70.3%	58,061	11.9%	69.9%
カードキャッシング Cash advances	43,961	18.5%	69.3%	50,454	14.8%	68.4%	56,374	11.7%	67.8%
その他融資 Other loans	1,424	0.6%	2.2%	1,448	1.7%	1.9%	1,686	16.4%	2.1%
融資代行 Service fees	3,527	14.3%	5.6%	3,535	0.2%	4.8%	3,137	11.2%	3.8%
個品あっせん Hire purchase	106	0.8%	0.2%	67	36.8%	0.1%	26	60.5%	0.0%
その他 Other	2,294	3.6%	3.6%	2,568	11.9%	3.5%	3,756	46.3%	4.5%
金融収益 Financial income	7	68.5%	0.0%	2	71.4%	0.0%	0	79.3%	0.0%
営業収益合計 Total operating revenue	63,429	16.6%	100.0%	73,789	16.3%	100.0%	83,090	12.6%	100.0%

営業債権内訳 Finance Receivables

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change
カードショッピング Credit card shopping	1 ¥68,861	8.1%	5,141	1 ¥96,425	40.0%	27,564	2 ¥84,667	12.2%	11,758
内リボ・分割払い残高 Revolving payment card shopping	18,647	12.7%	2,107	22,936	23.0%	4,289	29,503	28.6%	6,567
個品あっせん Hire purchase	561	43.4%	430	363	35.3%	198	215	40.8%	148
割賦売掛金合計 Total installment receivables	69,422	7.3%	4,710	96,789	39.4%	27,367	84,882	12.3%	11,907
カードキャッシング Cash advances	190,222	18.4%	29,551	214,760	12.9%	24,538	244,942	14.1%	30,182
その他融資 Other loans	10,121	1.4%	136	10,767	6.4%	646	12,222	13.5%	1,455
営業貸付金計 Total loans receivable	200,343	17.2%	29,415	225,527	9.7%	25,184	257,164	14.0%	31,637
営業債権合計 Total finance receivables	269,765	14.5%	34,125	322,316	17.2%	52,551	342,046	6.1%	19,730

1 債権流動化実施後の数値を記載しております。

Figures represent amounts after securitization of receivables.

2 当期はカードショッピング債権を 53,450 百万円、カードキャッシング債権を 10,000 百万円流動化しております。

During the year ended February 20, 2004, ¥53,450million of credit card shopping receivables and ¥10,000 million of cash advance receivables were securitized.

(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, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change
割賦売掛金合計 Total installments receivable	83,767	4.9%	3,905	110,089	31.4%	26,322	138,332	25.7%	28,243
営業貸付金合計 Total loans receivable	200,343	13.7%	24,080	225,527	12.6%	25,184	267,164	18.5%	41,637
営業債権合計 Total finance receivables	284,110	10.7%	27,985	335,616	18.1%	51,506	405,496	20.8%	69,880

販売費及び一般管理費内訳 Selling, General and Administrative Expenses

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total
広告宣伝費 Advertising and promotion	¥4,231	22.1%	49.7%	¥4,651	9.9%	9.7%	¥5,718	22.9%	10.5%
貸倒関連費 Allowance for credit losses	8,512	20.5%	20.5%	10,889	27.9%	22.7%	15,070	38.4%	27.6%
人件費 Salaries and fringe benefits	8,412	11.0%	20.2%	9,407	11.8%	19.6%	9,272	1.4%	17.0%
管理費 Administrative expenses	13,366	14.0%	32.1%	15,118	13.1%	31.5%	16,573	9.6%	30.4%
設備費 Equipment expenses	5,294	17.2%	12.7%	6,115	15.5%	12.7%	6,056	1.0%	11.1%
一般費 General expenses	1,759	22.4%	4.2%	1,819	3.4%	3.8%	1,847	1.5%	3.4%
販管費合計 SG&A expenses	41,575	16.2%	100.0%	48,001	15.5%	100.0%	54,536	13.6%	100.0%

金融費用 Financial Expenses

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
支払利息 Interest paid	¥2,842	7.3%	¥2,977	4.8%	¥2,908	2.3%
その他 Other	106	27.7%	113	6.6%	113	0%
金融費用合計 Total financial expenses	2,949	6.4%	3,091	4.8%	3,021	2.3%
期中平均調達コスト Average funding cost	1.43%	-	1.28%	-	1.10%	-

有利子負債内訳 Interest-Bearing Debt

2月20日現在 At February 20

(単位:百万円) (Millions of Yen, %)

	2002/2			2003/2			2004/2		
	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change
短期借入金 Short-term borrowings	¥5,459	165.7%	3,405	¥5,316	2.6%	143	¥5,860	10.2%	544
コマーシャルペーパー Commercial paper	29,000	16.0%	4,000	26,000	10.3%	3,000	8,000	69.2%	18,000
社債 Long-term bonds	25,000	150.0%	15,000	40,000	60.0%	15,000	50,000	25.0%	10,000
長期借入金 Long-term borrowings (LTB) (内1年以内返済予定) (Paid off within a year)	136,930 (21,030)	7.0%	8,900 (3,530)	156,700 (35,500)	14.4%	19,770 (14,470)	162,200 (17,700)	3.5%	5,500 (17,800)
有利子負債合計 Total interest-bearing debt	196,389	19.0%	31,304	228,016	16.1%	31,627	226,060	0.9%	1,956
債権流動化 ABS & ABCP	14,344	4.4%	656	13,399	6.6%	945	59,974	347.6%	46,575
1年以上長期借入比率 LTB/Total borrowings		71.7%			70.9%			71.5%	
直接調達比率 Direct financing ratio		32.4%			32.9%			41.2%	

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 "LTB/Total borrowings" and the direct financing ratio were calculated taking into consideration ABS & ABCP.

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 Information, Inc.	A

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

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
期首貸倒引当金 Balance, beginning of year	¥5,519	14.9%	¥6,318	14.5%	¥7,500	18.7%
貸倒関連費 Allowance for credit losses	8,512	20.5%	10,889	27.9%	15,070	38.4%
貸倒償却総額 Written-off amount	7,713	21.5%	9,707	25.8%	11,986	23.5%
期末貸倒引当金 Balance, end of year + -	6,318	14.5%	7,500	18.7%	10,584	41.1%
貸倒取扱高比 Written-off amount/ Total trading volume	0.70%	-	0.75%	-	0.81%	-
期末貸倒引当金 / 営業債権残高比 Year-end balance/ Total finance receivables	2.34%	-	2.33%	-	3.09%	-
流動化債権を含んだ場合 If including ABS & ABCP	2.22%	-	2.23%	-	2.61%	-
期末償却総額 / 営業債権残高比 Written-off amount/ Total finance receivables	2.86%	-	3.01%	-	3.50%	-
流動化債権を含んだ場合 If including ABS & ABCP	2.72%	-	2.89%	-	2.96%	-

2005年2月期の業績予測

Estimated Results for the Year Ending February 20, 2005

連結業績予測

Consolidated Estimated Results

(単位:百万円) (Millions of Yen, %)

	予測 Estimate	前期比 YOY (%)
取扱高 trading volume	1,807,000	10.3%
営業収益 operating revenue	118,900	8.7%
営業利益 Operating income	33,700	10.5%
経常利益 Ordinary income	33,800	10.7%
当期純利益 Net income	17,900	10.6%

単独業績予測

Non-Consolidated Estimated Results

取扱高 Trading volume

(単位:百万円) (Millions of Yen, %)

	予測 Estimate	前期比 YOY (%)	構成比 % of Total
カードショッピング Credit card shopping	1,021,000	14.0%	62.3%
カードキャッシング Cash advances	414,000	11.5%	25.2%
融資代行 Service fees	197,000	7.6%	12.0%
その他 Other	8,000	2.9%	0.5%
取扱高合計 Total trading volume	1,640,000	10.2%	100.0%

営業収益 Operating revenue

	予測 Estimate	前期比 YOY (%)	構成比 % of Total
カードショッピング Credit card shopping	20,380	12.5%	22.4%
カードキャッシング Cash advances	63,150	10.2%	69.4%
融資代行 Service fees	2,800	10.8%	3.1%
その他 Other	4,670	3.2%	5.1%
営業収益合計 Total operating revenue	91,000	9.5%	100.0%

費用 Expenses

	予測 Estimate	前期比 YOY (%)
販売費及び一般管理費 Selling, general and administrative expenses	59,900	9.8%
金融費用 Financial expenses	3,000	0.1%
費用合計 Total expenses	62,900	9.3%

利益 Income

	予測 Estimate	前期比 YOY (%)
営業利益 Operating income	28,100	10.1%
経常利益 Ordinary income	28,800	10.2%
当期純利益 Net income	16,400	10.3%

営業状況報告 Key Operating Data

会員数の推移 Number of Cardholders

2月20日時点 At February 20

(単位:千人) (thousand)

	2002/2	2003/2	2004/2
有効会員数 1 Total cardholders	9,800	11,300	12,100
稼働会員数 2 Active cardholders	4,900	5,750	6,400
年間稼働率 3 (%) Card-use rate (%)	52.7%	54.5%	54.7%

1 有効会員数とは実際にカードを保有している会員数です。一人で複数枚保有する会員は、一人として算出しております。

"Total cardholders" counts each cardholder only once, even when an individual holds more than one card.

2 稼働会員数とは有効会員数の内、1年間に1回以上カードを利用した会員数です。

"Active cardholders" means the number of cardholders who have used their card at least once within the previous 12 months.

3 年間稼働率=稼働会員数÷期首・期末平均有効会員数×100

Card-use rates = Total cardholders / Average total active cardholders at beginning and end of fiscal year × 100

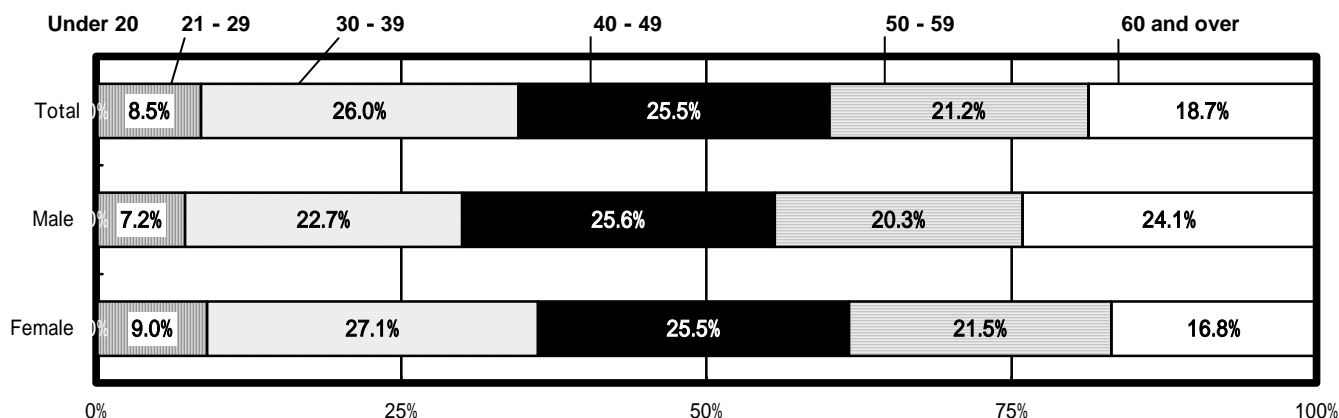
会員属性 Cardholder Characteristics

- 男女別構成比 Cardholders by Gender

2004年2月20日時点 At February 20, 2004

	男女別構成比 Cardholders by Gender (%)
男性 Male	26.2%
女性 Female	73.8%

- 年齢別構成比 Cardholders by Age



2004年2月20日時点 At February 20, 2004

(%)

	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
Under 20	0.1%	0.1%	0.1%
20 - 29	8.5%	7.2%	9.0%
30 - 39	26.0%	22.7%	27.1%
40 - 49	25.5%	25.6%	25.5%
50 - 59	21.2%	20.3%	21.5%
60 and over	18.7%	24.1%	16.8%
Total	100.0%	100.0%	100.0%

CD・ATM ネットワークの状況

Cash Dispenser (CD) and Automatic Teller Machine (ATM) Network

2月20日現在 At February 20

(単位:千店) (Thousands of Merchants)

<連結> < Consolidated >	2002/2		2003/2		2004/2	
	実績 Number	増減 Change	実績 Number	増減 Change	実績 Number	増減 Change
自社 CD Self-owned CDs	1,785	153	1,952	167	2,022	70
日本 Japan	1,401	126	1,495	94	1,518	23
香港 Hong Kong	264	27	271	7	269	2
タイ Thailand	120	54	186	66	235	49
提携 CD・ATM Others	122,000	13,300	130,000	8,000	131,000	1,000

当社カード会員の融資利用可能な提携先の CD 機及び ATM の台数
ATMs and CDs available for our cardholders at other financial institutions

加盟店数の推移 Number of Affiliated Merchants

2月20日現在 At February 20

(単位:店) (Number of Merchants)

<単独> < Non-consolidated >	2002/2		2003/2		2004/2	
	実績 Number	増減 Change	実績 Number	増減 Change	実績 Number	増減 Change
加盟店数 Total number of affiliated merchants	320,000	24,000	359,000	39,000	405,000	46,000

他に保険代理店 340,000 店でのご利用ができます。
Besides at the above merchants, customers can make payments at 340,000 insurance agencies.

連結貸借対照表 Consolidated Balance Sheets

2月20日時点 At February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
流動資産 Current assets	¥376,818	20.0%	¥423,104	12.3%	¥446,820	5.6%
現金及び預金 Cash and cash equivalents	16,169	32.3%	16,595	2.6%	15,999	3.6%
割賦売掛金計 Credit card and hire purchase total	105,486	21.2%	135,145	28.1%	117,803	12.8%
営業貸付金計 Credit card and other loans total	252,033	19.2%	266,312	5.7%	304,293	14.3%
その他 Other current assets	12,225	16.8%	17,253	41.1%	23,188	34.4%
期末貸倒引当金 Allowance for possible credit losses	9,095	26.7%	12,203	34.2%	14,467	18.6%
固定資産 Non-current assets	17,130	25.9%	18,301	6.8%	18,898	3.3%
有形固定資産 Property and equipment	7,520	38.3%	7,780	3.5%	5,454	29.9%
無形固定資産 Intangible assets	2,963	2.2%	2,222	25.0%	2,588	16.5%
投資その他資産 Investments, other non-current assets	6,646	26.0%	8,298	24.9%	10,855	30.8%
為替換算調整勘定 Foreign currency translation adjustments	-	-	-	-	-	-
資産合計 Total assets	¥393,949	20.2%	¥441,405	12.0%	¥465,719	5.5%
流動負債 Current liabilities	¥126,600	17.6%	¥146,284	15.5%	¥128,936	11.9%
買掛金 Accounts payable	30,440	2.2%	37,134	22.0%	48,529	30.7%
短期借入金 Short-term borrowings	30,447	57.8%	22,471	26.2%	21,892	2.6%
1年以内返済予定長期借入金 Long-term borrowings paid off within a year	24,362	18.1%	47,219	93.8%	33,460	29.1%
コマーシャルペーパー Commercial paper	29,000	16.0%	26,000	10.3%	8,000	69.2%
その他 Other current liabilities	12,349	4.9%	13,459	9.0%	17,052	26.7%
固定負債 Non-current liabilities	179,462	21.5%	197,105	9.8%	224,900	14.1%
社債 Long-term bonds	25,000	150.0%	42,770	71.1%	52,740	23.3%
長期借入金 Long-term borrowings	153,032	11.3%	153,200	0.1%	170,092	11.0%
その他 Other non-current liabilities	1,429	382.8%	1,135	20.6%	2,066	82.0%
負債合計 Total liabilities	306,062	19.8%	343,390	12.2%	353,836	3.0%
少数株主持分 Minority interests	10,407	49.1%	9,733	6.5%	10,188	4.7%
資本金 Capital stock	15,466	0.0%	15,466	0.0%	15,466	0.0%
資本剰余金 Additional paid-in capital	17,046	0.0%	17,046	0.0%	17,046	0.0%
利益剰余金 Retained earnings	42,762	30.6%	54,075	26.5%	67,463	24.8%
その他有価証券評価差額 Net unrealized gains on available-for-sale securities (net of applicable income taxes)	967	-	1,701	75.9%	2,709	59.3%
為替換算調整勘定 Foreign currency translation	1,242	-	6	99.5%	936	-
自己株式 Treasury stock	6	-	15	148.0%	55	252.8%
資本合計 Total stockholders' equity	77,479	18.7%	88,281	13.9%	101,694	15.2%
負債及び少数株主持分、資本合計 Total liabilities, minority interests and stockholders' equity	¥393,949	20.2%	¥441,405	12.2%	¥465,719	5.5%

連結損益計算書 Consolidated Statements of Income

2月20日に終了する各年度 For the years ended February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
営業収益 Operating revenue	¥85,993	20.7%	¥101,540	18.1%	¥109,389	7.7%
総合あっせん収益 Credit card shopping	14,388	19.3%	18,405	27.9%	21,005	14.1%
個品あっせん収益 Hire purchase	4,799	52.4%	6,662	38.8%	6,422	3.6%
融資収益 Income from direct cash loans	59,489	20.4%	66,678	12.1%	72,958	9.4%
融資代行収益 Income from service fees	3,515	14.5%	3,526	0.3%	3,128	12.7%
その他の収益 Other income	3,637	11.1%	6,114	68.1%	5,843	4.4%
金融収益 Financial income	161	39.2%	153	5.0%	30	80.4%
営業費用 Operating expenses	62,158	21.2%	74,859	20.4%	78,886	5.4%
販売費及び一般管理費 Selling, general and administrative expenses	55,473	23.6%	67,965	22.5%	72,713	7.0%
金融費用 Financial expenses	6,685	4.5%	6,893	3.1%	6,173	10.5%
支払利息 Interest paid	6,578	4.2%	6,765	2.8%	6,051	10.6%
その他 Other	106	27.7%	128	20.8%	122	4.7%
営業利益 Operating income	23,835	19.5%	26,681	11.9%	30,502	14.3%
営業外収益 Non-operating income	664	207.4%	105	84.2%	153	45.7%
受取配当金 Dividends received	54	108.0%	54	0.0%	55	1.9%
連結調整勘定償却額 Amortization of consolidated adjustment account	25	69.1%	0	0.0%	17	-
その他 Other	583	594.0%	48	91.8%	80	66.7%
営業外費用 Non-operating expenses	652	82.6%	350	46.3%	118	66.3%
金利スワップ評価損 Valuation losses on interest-rate swaps	-	-	254	-	-	-
金利キャップ評価損 Valuation losses on interest-rate caps	416	-	0	-	-	-
持分法による投資損失 Loss on equity-method investments	64	53.3%	0	-	-	-
その他 Other	170	22.7%	95	44.1%	118	24.2%
経常利益 Ordinary income	23,847	20.4%	26,436	10.9%	30,537	15.5%
特別利益 Extraordinary income	-	-	519	-	108	79.2%
ソフトウェア売却益 Gain on software retirement	-	-	-	-	108	-
厚生年金基金代行部分返上益 Gain on return of entrusted government portion of national pension fund	-	-	313	-	-	-
投資有価証券売却益 Gain on sale of investment securities	-	-	206	-	-	-
特別損失 Extraordinary losses	696	-	890	27.9%	354	60.2%
ソフトウェア除却損 Loss on software retirement	-	-	620	-	282	54.5%
退職金給付会計基準変更時差異処理額 Amortization of net retirement benefit obligation at transition	533	-	-	-	-	-
その他 Other	163	-	269	65.0%	71	73.6%
税金等調整前当期純利益 Income before income taxes and other deductions	23,150	16.9%	26,065	12.6%	30,292	16.2%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	8,660	9.0%	11,415	31.8%	13,349	16.9%
法人税等調整額 Adjustment for corporate taxes and other factors	562	29.3%	473	-	1,083	129.0%
少数株主利益 Minority interest income	1,715	7.9%	1,138	33.7%	1,846	62.2%
当期純利益 Net income	¥12,213	15.1%	¥13,984	14.5%	¥16,179	15.7%

単独貸借対照表 Non-Consolidated Balance Sheets

2月20日時点 At February 20

(単位:百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
流動資産 Current assets	¥288,090	15.1%	¥336,523	16.8%	¥361,559	7.4%
現金及び預金 Cash and cash equivalents	10,604	72.8%	8,933	15.8%	11,613	30.0%
割賦売掛金計 Credit card and hire purchase total	69,422	7.3%	96,789	39.4%	84,882	12.3%
営業貸付金計 Credit card and other loans total	205,677	16.7%	225,527	9.7%	257,164	14.0%
その他 Other current assets	8,704	1.1%	12,773	46.7%	18,480	44.7%
期末貸倒引当金 Allowance for possible credit losses	6,318	14.5%	7,500	18.7%	10,584	41.1%
固定資産 Non-current assets	15,818	17.1%	17,992	13.7%	18,904	5.1%
有形固定資産 Property and equipment	4,669	19.1%	4,697	0.6%	3,074	34.6%
無形固定資産 Intangible assets	2,577	2.5%	1,625	37.0%	1,706	5.0%
投資その他資産 Investments, other non-current assets	8,571	23.5%	11,669	36.1%	14,123	21.0%
資産合計 Total assets	¥303,909	15.2%	¥354,516	16.7%	¥380,463	7.3%
流動負債 Current liabilities	¥ 94,265	12.1%	¥113,403	20.3%	92,622	18.3%
買掛金 Accounts payable	28,461	0.2%	35,626	25.2%	47,124	32.3%
短期借入金 Short-term borrowings	5,459	165.8%	5,316	2.6%	5,860	10.2%
1年以内返済予定長期借入金 Long-term borrowings paid off within a year	21,030	20.2%	35,500	68.8%	17,700	50.2%
コマーシャルペーパー Commercial paper	29,000	16.0%	26,000	10.4%	8,000	69.2%
その他 Other current liabilities	10,314	7.4%	10,960	6.2%	13,934	27.1%
固定負債 Non-current liabilities	141,665	17.3%	161,818	14.2%	195,579	20.9%
社債 Long-term bonds	25,000	150.0%	40,000	60.0%	50,000	25.0%
長期借入金 Long-term borrowings	115,900	4.9%	121,200	4.6%	144,500	19.2%
その他 Other non-current liabilities	765	294.3%	618	19.2%	1,078	74.4%
負債合計 Total liabilities	235,931	15.2%	275,222	16.7%	288,201	4.7%
資本金 Capital stock	15,466	0.0%	15,466	0.0%	15,466	0.0%
資本剰余金 Additional paid-in capital	17,046	0.0%	17,046	0.0%	17,046	0.0%
利益剰余金 Retained earnings	34,483	30.7%	45,087	30.8%	57,170	26.8%
その他有価証券評価差額 Net unrealized gains on available-for-sale securities (net of applicable income taxes)	987	-	1,708	73.0%	2,633	54.2%
自己株式 Treasury stock	6	-	15	150.0%	55	266.7%
資本合計 Total stockholders' equity	67,978	15.4%	79,293	16.6%	92,261	16.4%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity	¥303,909	15.2%	¥354,516	16.7%	¥380,463	7.3%

単独損益計算書 Non-Consolidated Statements of Income

2月20日に終了する各年度 For the years ended February 20

(単位: 百万円) (Millions of Yen, %)

	2002/2		2003/2		2004/2	
	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前期比 YOY (%)
営業収益 Operating revenue	¥63,429	16.6%	¥73,789	16.3%	¥83,090	12.6%
総合あっせん収益 Credit card shopping	12,107	15.8%	15,713	29.8%	18,107	15.2%
個品あっせん収益 Hire purchase	106	1.0%	67	36.8%	26	61.2%
融資収益 Income from direct cash loans	45,385	17.8%	51,902	14.4%	58,061	11.9%
融資代行収益 Income from service fees	3,527	14.3%	3,535	0.2%	3,137	11.3%
その他の収益 Other income	2,293	3.6%	2,568	12.0%	3,756	46.3%
金融収益 Financial income	7	70.8%	2	71.4%	0	0
受取利息 Interest received	7	70.8%	2	71.4%	0	0
営業費用 Operating expenses	44,525	14.3%	51,092	14.7%	57,557	12.7%
販売費及び一般管理費 Selling, general and administrative expenses	41,575	16.2%	48,001	15.5%	54,536	13.6%
金融費用 Financial expenses	2,949	6.4%	3,091	4.8%	3,021	2.3%
支払利息 Interest paid	2,842	7.3%	2,977	4.8%	2,908	2.4%
その他 Other	106	27.7%	113	6.6%	113	0.0%
営業利益 Operating income	18,904	22.2%	22,696	20.1%	25,533	12.5%
営業外収益 Non-operating income	619	45.0%	656	6.0%	711	8.4%
受取配当金 Dividends received	577	42.8%	626	8.5%	663	5.9%
その他 Other	41	86.4%	30	26.8%	47	56.7%
営業外費用 Non-operating expenses	521	219.6%	91	82.5%	103	13.2%
固定資産除去損 Loss on retirement of fixed assets	75	-	24	68.0%	5	79.2%
金利キャップ評価損 Valuation losses on interest-rate caps	404	-	0	0.0%	-	-
その他 Other	41	74.8%	64	56.1%	96	50.0%
経常利益 Ordinary income	19,002	20.8%	23,261	22.4%	26,141	12.4%
特別利益 Extraordinary income	-	-	519	-	-	-
厚生年金基金代行部分返上益 Gain on return of entrusted government portion of national pension fund	-	-	313	-	-	-
投資有価証券売却益 Gain on sale of investment securities	-	-	206	-	-	-
特別損失 Extraordinary losses	836	-	819	2.0%	320	60.9%
ソフトウェア除却損 Loss on software retirement	-	-	620	-	282	54.5%
退職金給付会計基準変更時差異処理額 Amortization of retirement benefits	533	-	-	-	-	-
その他 Other	303	-	197	35.0%	38	80.7%
税引前当期純利益 Income before income taxes and other	18,165	15.4%	22,961	26.4%	25,820	12.5%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	7,521	13.1%	10,031	33.4%	12,253	22.2%
法人税等調整額 Adjustment for corporate taxes and other	351	18.3%	339	-	1,304	284.7%
当期純利益 Net income	¥10,293	14.4%	¥13,269	28.9%	¥14,870	12.1%