

2005年2月期 決算補足資料

FACT BOOK 2005

For the Year Ended February 20, 2005



イオンクレジットサービス株式会社
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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。

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.

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

連結決算概要 Overview

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 実績 Results	2003/2 実績 Results	2004/2 実績 Results	2005/2 実績 Results
取扱高 Trading volume (前期比/YOY) (%)	¥1,230,343 18.6%	¥1,431,103 16.3%	¥1,638,610 14.5%	¥1,884,909 15.0%
営業収益 Operating revenue (前期比/YOY) (%)	85,993 20.7%	101,540 18.1%	109,389 7.7%	122,810 12.3%
営業利益 Operating income (前期比/YOY) (%)	23,835 19.5%	26,681 11.9%	30,502 14.3%	34,969 14.6%
経常利益 Ordinary income (前期比/YOY) (%)	23,847 20.4%	26,436 10.9%	30,537 15.5%	35,084 14.9%
当期純利益 Net income (前期比/YOY) (%)	12,213 15.1%	13,984 14.5%	16,179 15.7%	18,683 15.5%

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日現在

For the years ended February 20/At February 20

(単位:円/Yen, %)

	2002/2	2003/2	2004/2	2005/2
株主資本利益率 ※1 Return on equity (ROE)	17.1%	16.9%	17.0%	17.0%
総資本当期純利益率 ※2 Return on assets (ROA)	3.4%	3.3%	3.6%	3.6%
株主資本比率 Shareholders' equity ratio	19.7%	20.0%	21.8%	20.9%
1株当たり当期純利益 Net income per share (EPS)	¥256.77	¥294.02	¥308.24	¥356.10
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,628.92	¥1,856.10	¥1,943.09	¥2,244.93

※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ィー 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%	ACS Insurance Broker (Thailand) Co., Ltd. ※3	49.1%

※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 ACS Insurance Broker (Thailand) Co., Ltd. は、タイにおいて保険代理店事業を行うため、2005年2月18日に設立しております。

ACS Insurance Broker (Thailand) Co., Ltd., established on February 18, 2005 to run insurance agency operations in Thailand.

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

主な国内連結子会社 Major Domestic Subsidiaries

(百万円/Millions of Yen, %)

	2002/2	2003/2	2004/2	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
NCS 興産株式会社(保険代理店) NCS Kosan Co., Ltd. (Insurance agency)	¥638	¥770	¥933	¥1,048
(前期比/YOY) (%)	17.7%	20.6%	21.2%	12.3%
ACS 債権管理回収株式会社(サービサー) ACS Credit Management Co., Ltd. (Collection servicer)	535	665	816	978
(前期比/YOY) (%)	35.4%	24.2%	22.7%	19.8%

主な海外連結子会社 Major Overseas Subsidiaries

		2002/2	2003/2	2004/2	2005/2
		実績 Results	実績 Results	実績 Results	実績 Results
AEON Credit Service (Asia) Co., Ltd. (香港 Hong Kong)	百万香港ドル Millions of HK\$	922	965	847	851
	(前期比/YOY) (%)	9.0%	4.7%	△12.3%	0.5%
	百万円 Millions of Yen	¥14,622	¥15,316	¥12,461	¥11,762
	為替レート Avg. exchange rate	1HK\$ = ¥15.86	1HK\$ = ¥15.86	1HK\$ = ¥14.71	1HK\$ = ¥13.81
AEON Thana Sinsap (Thailand) Plc. (タイ Thailand)	百万タイバツ Millions of Baht	2,196	3,596	4,053	4,930
	(前期比/YOY) (%)	91.6%	63.7%	12.7%	21.7%
	百万円 Millions of Yen	¥6,129	¥10,392	¥11,308	¥13,264
	為替レート Avg. exchange rate	1Baht = ¥2.79	1Baht = ¥2.89	1Baht = ¥2.79	1Baht = ¥2.69
AEON Credit Service (M) Sdn. Bhd. (マレーシア Malaysia)	百万マレーシアリングギット Millions of RM	28	32	34	51
	(前期比/YOY) (%)	34.1%	13.8%	6.9%	47.0%
	百万円 Millions of Yen	¥930	¥1,042	¥1,047	¥1,447
	為替レート Avg. exchange rate	1RM = ¥32.54	1RM = ¥32.56	1RM = ¥30.13	1RM = ¥28.32
AEON Credit Service (Taiwan) Co., Ltd. (台湾 Taiwan)	百万台湾ドル Millions of NT\$	30	42	41	39
	(前期比/YOY) (%)	154.3%	38.5%	△1.1%	△4.6%
	百万円 Millions of Yen	¥110	¥150	¥139	¥129
	為替レート Avg. exchange rate	1NT\$ = ¥3.63	1NT\$ = ¥3.58	1NT\$ = ¥3.34	1NT\$ = ¥3.25
AEON Information Service (Shenzhen) Co., Ltd. (中国 深圳 Shenzhen)	百万人民元 Millions of RMB	—	—	10	12
	(前期比/YOY) (%)	—	—	21.9%	16.4%
	百万円 Millions of Yen	—	—	¥150	¥164
	為替レート Avg. exchange rate	—	—	1RMB = ¥13.78	1RMB = ¥12.95

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		2005/2	
	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
カードショッピング Credit card shopping (前期比/YOY) (%)	¥604,858 17.3%	49.2%	¥755,242 24.9%	52.8%	¥928,364 22.9%	56.7%	¥1,117,933 20.4%	59.3%
個品あつせん Hire purchase (前期比/YOY) (%)	39,114 39.6%	3.2%	50,203 28.4%	3.5%	45,579 △9.2%	2.8%	53,444 17.3%	2.8%
融資計 Total loans (前期比/YOY) (%)	342,290 23.1%	27.8%	381,980 11.6%	26.7%	445,605 16.7%	27.2%	512,167 14.9%	27.2%
カードキャッシング Cash advances (前期比/YOY) (%)	— —	—	— —	—	411,999 —	25.1%	467,675 13.5%	24.8%
その他融資 Other loans (前期比/YOY) (%)	— —	—	— —	—	33,606 —	2.1%	44,491 32.4%	2.4%
融資代行 Service fees (前期比/YOY) (%)	239,193 12.8%	19.4%	239,159 △0.0%	16.7%	213,104 △10.9%	13.0%	194,052 △8.9%	10.3%
その他 Other (前期比/YOY) (%)	4,886 33.1%	0.4%	4,517 △7.6%	0.3%	5,956 31.9%	0.3%	7,312 22.8%	0.4%
取扱高合計 Total trading volume (前期比/YOY) (%)	1,230,343 18.6%	100.0%	1,431,103 16.3%	100.0%	1,638,610 14.5%	100.0%	1,884,909 15.0%	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		2005/2	
	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
カードショッピング Credit card shopping (前期比/YOY) (%)	¥14,388 19.2%	16.7%	¥18,405 27.9%	18.1%	¥21,005 14.1%	19.2%	¥25,559 21.7%	20.8%
個品あつせん Hire purchase (前期比/YOY) (%)	4,799 52.4%	5.6%	6,662 38.8%	6.6%	6,422 △3.6%	5.9%	6,063 △5.6%	4.9%
融資計 Total loans (前期比/YOY) (%)	59,489 20.4%	69.2%	66,677 12.1%	65.6%	72,958 9.4%	66.7%	83,967 15.1%	68.4%
カードキャッシング Cash advances (前期比/YOY) (%)	55,633 19.0%	64.7%	61,747 11.0%	60.7%	66,548 7.8%	60.8%	75,337 13.2%	61.3%
その他融資 Other loans (前期比/YOY) (%)	3,856 44.5%	4.5%	4,930 27.9%	4.9%	6,409 30.0%	5.9%	8,630 34.6%	7.0%
融資代行 Service fees (前期比/YOY) (%)	3,515 14.5%	4.1%	3,526 0.3%	3.5%	3,128 △11.3%	2.9%	2,734 △12.6%	2.2%
その他 Other (前期比/YOY) (%)	3,638 11.1%	4.2%	6,115 68.1%	6.0%	5,843 △4.4%	5.3%	4,477 △23.4%	3.6%
金融収益 Financial income (前期比/YOY) (%)	161 △39.3%	0.2%	153 △5.0%	0.2%	30 △80.2%	0.0%	7 △74.0%	0.0%
営業収益合計 Total operating revenue (前期比/YOY) (%)	85,993 20.7%	100.0%	101,540 18.1%	100.0%	109,389 7.7%	100.0%	122,810 12.3%	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		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前期比/YOY) (%)	¥105,486 21.2%	18,469	¥135,145 28.1%	29,659	¥117,803 △12.8%	△17,341	¥158,008 34.1%	40,204
カードショッピング Credit card shopping (前期比/YOY) (%)	81,524 13.2%	9,510	108,101 32.6%	26,577	97,970 △9.4%	△10,130	130,634 33.3%	32,663
個品あっせん Hire purchase (前期比/YOY) (%)	23,962 59.7%	8,960	27,043 12.9%	3,081	19,832 △26.7%	△7,211	27,373 38.0%	7,540
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	246,756 19.7%	40,552	266,312 7.9%	19,557	304,293 14.3%	37,980	355,041 16.7%	50,748
カードキャッシング Cash advances (前期比/YOY) (%)	226,159 18.9%	35,932	243,119 7.5%	16,960	273,706 12.6%	30,587	311,782 13.9%	38,075
その他融資 Other loans (前期比/YOY) (%)	20,596 28.9%	4,620	23,193 12.6%	2,597	30,586 31.9%	7,392	43,259 41.4%	12,672
営業債権合計 Total finance receivables (前期比/YOY) (%)	352,241 20.1%	59,021	401,458 14.0%	49,217	422,096 5.1%	20,638	513,049 21.5%	90,952

※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.

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen, %)

	2002/2	2003/2	2004/2	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	14,344	16,281	¥61,236	¥51,792
カードショッピング Credit card shopping	14,344	16,281	57,174	47,716
個品あっせん Hire purchase	—	—	4,062	4,076
営業貸付金 Loans receivable	—	6,267	17,915	20,516
カードキャッシング Cash advances	—	6,267	17,915	20,516
債権流動化実施額計 Total securitized receivables	14,344	22,549	79,151	72,309

※当期は、カードショッピング債権を44,059百万円、カードキャッシング債権を2,744百万円流動化しております。

During the year ended February 20, 2005, ¥45,156million of credit card shopping receivables, ¥4,076 million of hire purchase receivables and ¥6,059million 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		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前期比/YOY) (%)	¥119,830 17.5%	17,813	¥151,427 26.4%	31,597	¥179,039 18.2%	27,612	¥209,801 17.2%	30,761
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	246,756 19.7%	40,551	272,579 10.5%	25,823	322,208 18.2%	49,628	375,557 16.6%	53,349
営業債権合計 Total finance receivables including securitized receivables (前期比/YOY) (%)	366,586 18.9%	58,364	424,007 15.7%	57,420	501,247 18.2%	77,240	585,359 16.8%	84,111

営業費用 Operating 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		2005/2	
	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 (前期比/YOY)(%)	¥55,473 23.6%	100.0%	¥67,965 22.5%	100.0%	¥72,713 7.0%	100.0%	¥81,790 12.5%	100.0%
広告宣伝費 Advertising and promotion (前期比/YOY)(%)	5,011 19.3%	9.0%	5,350 6.8%	7.9%	6,445 20.5%	8.9%	7,806 21.1%	9.5%
貸倒関連費 Allowance for credit losses (前期比/YOY)(%)	13,231 38.3%	23.9%	20,535 55.2%	30.2%	23,458 14.2%	32.3%	26,623 13.5%	32.6%
人件費 Salaries and fringe benefits (前期比/YOY)(%)	11,486 17.1%	20.7%	12,677 10.4%	18.7%	12,565 △0.9%	17.3%	13,773 9.6%	16.8%
管理費 Administrative expenses (前期比/YOY)(%)	14,826 17.8%	26.7%	17,339 16.9%	25.5%	18,552 7.0%	25.5%	21,505 15.9%	26.3%
設備費 Equipment expenses (前期比/YOY)(%)	8,469 25.6%	15.3%	9,650 13.9%	14.2%	9,399 △2.6%	12.9%	9,979 6.2%	12.2%
一般費 General expenses (前期比/YOY)(%)	2,448 23.3%	4.4%	2,411 △1.5%	3.5%	2,291 △4.9%	3.1%	2,102 △8.3%	2.6%
金融費用 Financial expenses (前期比/YOY)(%)	¥6,685 4.5%	—	¥6,893 3.1%	—	¥6,173 △10.4%	—	¥6,050 △2.0%	—
支払利息 Interest paid (前期比/YOY)(%)	6,578 4.2%	—	6,765 2.8%	—	6,051 △10.6%	—	5,877 △2.9%	—
その他 Other (前期比/YOY)(%)	106 27.7%	—	128 20.8%	—	122 △4.7%	—	173 41.8%	—
営業費用合計 Total operating expenses (前期比/YOY)(%)	62,158 21.2%	—	74,859 20.4%	—	78,886 5.4%	—	87,840 11.4%	—

期中平均調達コスト Average funding cost	2002/2	2003/2	2004/2	2005/2
日本 Japan	1.43%	1.28%	1.10%	0.93%
香港 Hong Kong	7.50%	6.10%	4.94%	3.60%
タイ Thailand	4.90%	4.39%	3.93%	3.78%
マレーシア Malaysia	4.83%	4.45%	4.39%	4.45%
台湾 Taiwan	4.37%	2.65%	1.75%	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		2005/2	
	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 (前期比/YOY) (%)	¥30,447 57.8%	11,154	¥22,471 △26.2%	△7,976	¥21,892 △2.6%	△579	18,589 △15.1%	△3,302
コマーシャルペーパー Commercial paper (前期比/YOY) (%)	29,000 16.0%	4,000	26,000 △10.3%	△3,000	8,000 △69.2%	△18,000	—	△8,000
社債 Corporate bonds (前期比/YOY) (%)	25,000 150.0%	15,000	42,770 71.1%	17,770	52,740 23.3%	9,970	62,750 19.0%	10,010
(内1年以内返済予定) (Paid off within a year) (前期比/YOY) (%)	— —	—	— —	—	— —	—	(2,750) —	(2,750)
長期借入金 Long-term borrowings (LTB) (前期比/YOY) (%)	177,395 12.2%	19,332	200,419 13.0%	23,024	203,552 1.6%	3,133	284,443 39.7%	80,891
(内1年以内返済予定) (Paid off within a year) (前期比/YOY) (%)	(24,362) 18.1%	(3,738)	(47,219) 93.8%	(22,857)	(33,460) △29.1%	(△13,759)	(51,637) 54.3%	(18,177)
有利子負債計 Total interest-bearing debt (前期比/YOY) (%)	261,842 23.3%	49,486	291,661 11.4%	29,816	286,184 △1.9%	△5,477	365,783 27.8%	79,598

債権流動化 Asset-backed securities & asset-backed commercial paper (ABS & ABCP) (前期比/YOY) (%)	14,344 △4.4%	△656	22,549 57.2%	8,205	75,675 235.6%	53,126	69,003 △8.8%	△6,672
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1年以上長期借入比率 LTB/Total borrowings	68.1%	68.5%	68.8%	74.5%
直接調達比率 Direct financing ratio	28.1%	32.7%	40.3%	33.7%

※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 "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	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
①期首貸倒引当金 Balance, beginning of year (前期比/YOY) (%)	¥7,178 17.2%	¥9,095 26.7%	¥12,203 34.2%	¥14,467 18.6%
②貸倒関連費 Allowance for possible credit losses (前期比/YOY) (%)	13,231 38.3%	20,535 55.2%	23,458 14.2%	26,623 13.5%
③貸倒償却総額 Written-off amount (前期比/YOY) (%)	11,314 32.9%	17,427 54.0%	21,194 21.6%	20,741 △2.1
期末貸倒引当金 Balance, end of year ①+②-③ (前期比/YOY) (%)	9,095 26.7%	12,203 34.2%	14,467 18.6%	20,349 40.7%

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%	3.97%
流動化債権を含んだ場合 If including ABS & ABCP	2.48%	2.88%	2.89%	3.48%

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%	4.04%
流動化債権を含んだ場合 If including ABS & ABCP	3.09%	4.11%	4.23%	3.54%

※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	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/YOY) (%)	¥1,108,134 16.2%	¥1,290,915 16.5%	¥1,487,899 15.3%	¥1,695,840 14.0%
営業収益 Operating revenue (前期比/YOY) (%)	63,429 16.6%	73,789 16.3%	83,090 12.6%	94,682 14.0%
営業利益 Operating income (前期比/YOY) (%)	18,904 22.2%	22,696 20.1%	25,533 12.5%	28,582 11.9%
経常利益 Ordinary income (前期比/YOY) (%)	19,002 20.8%	23,261 22.4%	26,141 12.4%	29,249 11.9%
当期純利益 Net income (前期比/YOY) (%)	10,293 14.4%	13,269 28.9%	14,870 12.1%	16,904 13.7%

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	2005/2
株主資本利益率 ※1 Return on equity (ROE)	16.2%	18.0%	17.3%	17.0%
総資本当期純利益率 ※2 Return on assets (ROA)	3.6%	4.0%	4.0%	4.0%
株主資本比率 Shareholders' equity ratio	22.4%	22.4%	24.2%	23.2%
1株当たり当期純利益 Net income per share (EPS)	¥216.41	¥278.98	¥283.39	¥322.25
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,429.17	¥1,667.13	¥1,762.92	¥2,031.89

※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

配当性向の状況 Payout Ratio Review

配当性向	
Payout Ratio	
1999/2	16.4%
2000/2	19.1%
2001/2	21.1%
2002/2	23.1%
2003/2	19.7%
2004/2	21.2%
2005/2 (Planned)	21.7%

単独財務諸表資料 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		2005/2	
	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
カードショッピング Credit card shopping (前期比/YOY) (%)	¥580,407 16.3%	52.4%	¥726,537 25.2%	56.3%	¥895,868 23.3%	60.2%	¥1,075,473 20.0%	63.4%
融資計 Total loans (前期比/YOY) (%)	287,414 19.7%	25.9%	324,694 13.0%	25.2%	378,509 16.6%	25.5%	426,001 12.5%	25.1%
カードキャッシング Cash advances (前期比/YOY) (%)	282,433 20.4%	25.5%	318,554 12.8%	24.7%	371,150 16.5%	25.5%	415,294 11.9%	24.5%
その他融資 Other loans (前期比/YOY) (%)	4,981 △9.8%	0.4%	6,140 23.2%	0.5%	7,359 19.8%	0.5%	10,707 45.5%	0.6%
融資代行 Service fees (前期比/YOY) (%)	239,193 12.8%	21.6%	239,159 △0.0%	18.5%	213,104 △10.9%	14.3%	194,052 △8.9%	11.4%
個品あつせん Hire purchase (前期比/YOY) (%)	1,071 △46.2%	0.1%	481 △55.0%	0.0%	377 △21.6%	0.0%	275 △27.0%	0.0%
その他 Other (前期比/YOY) (%)	46 △8.0%	0.0%	42 △8.7%	0.0%	39 △7.1%	0.0%	37 △4.6%	0.0%
取扱高合計 Total trading volume (前期比/YOY) (%)	1,108,134 16.2%	100.0%	1,290,915 16.5%	100.0%	1,487,899 15.3%	100.0%	1,695,840 14.0%	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		2005/2	
	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
カードショッピング Credit card shopping (前期比/YOY) (%)	¥12,107 15.8%	19.1%	¥15,713 29.8%	21.3%	¥18,107 15.2%	21.8%	¥22,256 22.9%	23.5%
加盟店収益 Revenue from affiliated merchants (前期比/YOY) (%)	10,434 15.2%	16.5%	13,544 29.8%	18.4%	15,390 13.6%	18.5%	18,449 19.9%	19.5%
リボ・分割払収益 Revenue from revolving credit (前期比/YOY) (%)	1,671 19.7%	2.6%	2,102 25.8%	2.8%	2,614 24.3%	3.1%	3,671 40.5%	3.9%
その他収益 Other revenue (前期比/YOY) (%)	1 —	0.0%	66 4,925.4%	0.1%	102 54.8%	0.1%	135 31.6%	0.1%
融資計 Total loans (前期比/YOY) (%)	45,385 17.8%	71.6%	51,902 14.4%	70.3%	58,061 11.9%	69.9%	67,108 15.6%	70.9%
カードキャッシング Cash advances (前期比/YOY) (%)	43,961 18.5%	69.3%	50,454 14.8%	68.4%	56,374 11.7%	67.8%	65,138 15.5%	68.8%
その他融資 Other loans (前期比/YOY) (%)	1,424 0.6%	2.2%	1,448 1.7%	1.9%	1,686 16.4%	2.1%	1,970 16.8%	2.1%
融資代行 Service fees (前期比/YOY) (%)	3,527 14.3%	5.6%	3,535 0.2%	4.8%	3,137 △11.2%	3.8%	2,745 △12.5%	2.9%
個品あつせん Hire purchase (前期比/YOY) (%)	106 △0.8%	0.2%	67 △36.8%	0.1%	26 △60.5%	0.0%	19 △25.6%	0.0%
その他 Other (前期比/YOY) (%)	2,294 3.6%	3.6%	2,568 11.9%	3.5%	3,756 46.3%	4.5%	2,550 △32.1%	2.7%
金融収益 Financial income (前期比/YOY) (%)	7 △68.5%	0.0%	2 △71.4%	0.0%	0 △79.3%	0.0%	0 113.5%	0.0%
営業収益合計 Total operating revenue (前期比/YOY) (%)	63,429 16.6%	100.0%	73,789 16.3%	100.0%	83,090 12.6%	100.0%	94,682 14.0%	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		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前期比/YOY) (%)	¥69,422 7.3%	4,710	¥96,789 39.4%	27,367	¥84,882 △12.3%	△11,907	¥117,145 38.0%	32,263
カードショッピング Credit card shopping (前期比/YOY) (%)	68,861 8.1%	5,141	96,425 40.0%	27,564	84,667 △12.2%	△11,758	116,975 38.2%	32,308
内リボ・分割払い残高 Revolving payment card shopping (前期比/YOY) (%)	18,647 12.7%	2,107	22,936 23.0%	4,289	29,503 28.6%	6,567	41,285 39.9%	11,782
個品あつせん Hire purchase (前期比/YOY) (%)	561 △43.4%	△430	363 △35.3%	△198	215 △40.8%	△148	169 △21.1%	△45
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	200,343 17.2%	29,415	225,527 9.7%	25,184	257,164 14.0%	31,637	298,064 15.9%	40,899
カードキャッシング Cash advances (前期比/YOY) (%)	190,222 18.4%	29,551	214,760 12.9%	24,538	244,942 14.1%	30,182	282,501 15.3%	37,558
その他融資 Other loans (前期比/YOY) (%)	10,121 △1.4%	△136	10,767 6.4%	646	12,222 13.5%	1,455	15,563 27.3%	3,341
営業債権合計 Total finance receivables (前期比/YOY) (%)	269,765 14.5%	34,125	322,316 17.2%	52,551	342,046 6.1%	19,730	415,210 21.4%	73,163

※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.

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen, %)

	2002/2	2003/2	2004/2	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥14,344	¥13,399	¥53,450	¥41,304
一回払い Single-payment credit	—	—	43,450	41,304
リボ払い Revolving payment credit	10,000	10,000	10,000	—
ボーナス払い Twice-yearly payment credit	4,344	3,399	—	—
営業貸付金 Loans receivable	—	—	10,000	10,000
リボ払い Revolving payment credit	—	—	10,000	10,000
債権流動化実施額計 Total securitized receivables	14,344	13,399	63,450	51,304

※当期は、カードショッピング債権を41,304百万円流動化しております。

During the year ended February 20,2005,¥41,304million of credit card shopping 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		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金合計 Total installments receivable (前期比/YOY) (%)	¥83,767 4.9%	3,905	¥110,089 31.4%	26,322	¥138,332 25.7%	28,243	¥158,450 14.5%	20,117
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	200,343 13.7%	24,080	225,527 12.6%	25,184	267,164 18.5%	41,637	308,064 15.3%	40,899
営業債権合計 Total finance receivables including securitized receivables (前期比/YOY) (%)	284,110 10.7%	27,985	335,616 18.1%	51,506	405,496 20.8%	69,880	466,514 15.0%	61,017

営業費用 Operating 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		2005/2	
	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	¥41,575	100.0%	¥48,001	100.0%	¥54,536	100.0%	¥62,923	100.0%
(前期比/YOY) (%)	16.2%		15.5%		13.6%		15.4%	
広告宣伝費 Advertising and promotion	¥4,231	49.7%	¥4,651	9.7%	¥5,718	10.5%	¥6,864	10.9%
(前期比/YOY) (%)	22.1%		9.9%		22.9%		20.0%	
貸倒関連費 Allowance for credit losses	8,512	20.5%	10,889	22.7%	15,070	27.6%	18,660	29.7%
(前期比/YOY) (%)	20.5%		27.9%		38.4%		23.8%	
人件費 Salaries and fringe benefits	8,412	20.2%	9,407	19.6%	9,272	17.0%	10,118	16.1%
(前期比/YOY) (%)	11.0%		11.8%		△1.4%		9.1%	
管理費 Administrative expenses	13,366	32.1%	15,118	31.5%	16,573	30.4%	19,423	30.9%
(前期比/YOY) (%)	14.0%		13.1%		9.6%		17.2%	
設備費 Equipment expenses	5,294	12.7%	6,115	12.7%	6,056	11.1%	6,254	9.9%
(前期比/YOY) (%)	17.2%		15.5%		△1.0%		3.3%	
一般費 General expenses	1,759	4.2%	1,819	3.8%	1,847	3.4%	1,603	2.5%
(前期比/YOY) (%)	22.4%		3.4%		1.5%		△13.2%	
金融費用 Financial expenses	2,949	—	3,091	—	3,021	—	3,176	—
(前期比/YOY) (%)	△6.4%		4.8%		△2.3%		5.1%	
支払利息 Interest paid	¥2,842	—	¥2,977	—	¥2,908	—	¥3,084	—
(前期比/YOY) (%)	△7.3%		4.8%		△2.3%		6.1%	
その他 Other	106	—	113	—	113	—	91	—
(前期比/YOY) (%)	27.7%		6.6%		0%		△18.8%	
営業費用合計 Total operating expenses	44,525	—	51,092	—	57,557	—	66,100	—
(前期比/YOY) (%)	14.3%		14.7%		12.7%		14.8%	
期中平均調達コスト Average funding cost	1.43%	—	1.28%	—	1.10%	—	0.93%	—

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		2005/2	
	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 (前期比/YOY) (%)	¥5,459 165.7%	3,405	¥5,316 △2.6%	△143	¥5,860 10.2%	544	¥2,502 △57.3%	△3,357
コマーシャルペーパー Commercial paper (前期比/YOY) (%)	29,000 16.0%	4,000	26,000 △10.3%	△3,000	8,000 △69.2%	△18,000	— —	△8,000
社債 Corporate bonds (前期比/YOY) (%)	25,000 150.0%	15,000	40,000 60.0%	15,000	50,000 25.0%	10,000	60,000 20.0%	10,000
長期借入金 Long-term borrowings (LTB) (前期比/YOY) (%)	136,930 7.0%	8,900	156,700 14.4%	19,770	162,200 3.5%	5,500	230,500 42.1%	68,300
(内1年以内返済予定) (Paid off within a year) (前期比/YOY) (%)	(21,030) 20.2%	(3,530)	(35,500) 68.8%	(14,470)	(17,700) 50.1%	(△17,800)	(41,200) 132.8%	(23,500)
有利子負債計 Total interest-bearing debt (前期比/YOY) (%)	196,389 19.0%	31,304	228,016 16.1%	31,627	226,060 △0.9%	△1,956	293,002 29.6%	66,942

債権流動化 ABS & ABCP (前期比/YOY) (%)	14,344 △4.4%	△656	13,399 △6.6%	△945	59,974 347.6%	46,575	48,000 △20.0%	△11,974
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1年以上長期借入比率 ※ LTB/Total borrowings	71.7%	70.9%	71.5%	76.0%
直接調達比率 ※ Direct financing ratio	32.4%	32.9%	41.2%	32.0%

※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 "LTB/Total borrowings" and "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
	スタンダード&プアーズ Standard & Poor's	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	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
①期首貸倒引当金 Balance, beginning of year (前期比/YOY) (%)	¥5,519 14.9%	¥6,318 14.5%	¥7,500 18.7%	¥10,584 41.1%
②貸倒関連費 Allowance for possible credit losses (前期比/YOY) (%)	8,512 20.5%	10,889 27.9%	15,070 38.4%	18,660 23.8%
③貸倒償却総額 Written-off amount (前期比/YOY) (%)	7,713 21.5%	9,707 25.8%	11,986 23.5%	13,033 8.7%
期末貸倒引当金 Balance, end of year ①+②-③ (前期比/YOY) (%)	6,318 14.5%	7,500 18.7%	10,584 41.1%	16,211 53.2%

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%	3.90%
流動化債権を含んだ場合 If including ABS & ABCP	2.22%	2.23%	2.61%	3.47%

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%	3.14%
流動化債権を含んだ場合 If including ABS & ABCP	2.72%	2.89%	2.96%	2.79%

2006年2月期の業績予測

Estimated Results for the Year Ending February 20, 2006

(単位:百万円/Millions of Yen, %)

	連結業績予測 Consolidated Estimated Results	単独業績予測 Non-Consolidated Estimated Results
取扱高合計 Total Trading volume	¥2,138,000	¥1,910,000
(前期比/YOY) (%)	13.4%	12.6%
カードショッピング Credit card shopping	—	1,260,000
(前期比/YOY) (%)	—	17.2%
カードキャッシング Cash advances	—	460,000
(前期比/YOY) (%)	—	10.8%
その他 Other	—	190,000
(前期比/YOY) (%)	—	△7.3%
営業収益合計 Total Operating revenue	138,500	105,600
(前期比/YOY) (%)	12.8%	11.5%
カードショッピング Credit card shopping	—	26,000
(前期比/YOY) (%)	—	16.8%
カードキャッシング Cash advances	—	72,600
(前期比/YOY) (%)	—	11.5%
その他 Other	—	7,000
(前期比/YOY) (%)	—	△3.9%
営業費用合計 Total Operating expenses	99,700	74,100
(前期比/YOY) (%)	13.5%	12.1%
販売費及び一般管理費 Selling, general and administrative expenses	—	70,700
(前期比/YOY) (%)	—	12.4%
金融費用 Financial expenses	—	3,400
(前期比/YOY) (%)	—	7.0%
営業利益 Operating income	38,800	31,500
(前期比/YOY) (%)	11.0%	10.2%
経常利益 Ordinary income	38,900	32,200
(前期比/YOY) (%)	10.9%	10.1%
当期純利益 Net income	20,600	18,600
(前期比/YOY) (%)	10.3%	10.0%

連結営業状況報告 Consolidated Key Operating Data

カード会員数の推移 Number of Cardholders

2月20日現在 At February 20

(単位:万人/Ten thousand, %)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
日本 Japan	980.0	100.0	1,130.0	150.0	1,210.0	80.0	1,290.0	80.0
香港 Hong Kong	80.0	—	75.2	△4.8	70.4	△4.8	79.1	8.7
タイ Thailand	55.3	—	80.1	24.8	113.2	33.1	132.1	18.9
台湾 Taiwan	—	—	—	—	3.2	3.2	6.0	2.8
合計 Total	1,115.3	—	1,285.3	170.0	1,396.8	111.5	1,507.2	110.4

CD・ATM ネットワークの状況

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

2月20日現在 At February 20

(単位:台/Number of Machines)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
日本 Japan	1,401	126	1,495	94	1,518	23	1,551	33
香港 Hong Kong	264	△27	271	7	269	△2	272	3
タイ Thailand	120	54	186	66	235	49	265	30
合計 Total	1,785	153	1,952	167	2,022	70	2,088	66

従業員数の推移 Number of Employees

2月20日現在 At February 20

(単位:人/Man)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
従業員数 Number of employees	2,071	386	2,545	474	2,814	269	3,158	344
平均臨時雇用者数 Number of average part-timers	3,189	844	2,897	△292	3,340	443	3,650	310

単独営業状況報告 Non-Consolidated Key Operating Data

カード会員数の推移 Number of Domestic Cardholders

2月20日現在 At February 20

(単位:万人/Ten thousand, %)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	増減 Change	増減 Change	実績 Results	増減 Change	増減 Change	増減 Change
有効会員数 ※1 Total cardholders	980	100	1,130	150	1,210	80	1,290	80
稼働会員数 ※2 Active cardholders	490	52	575	85	640	65	717	77
年間稼働率 ※3 (%) Card-use rate (%)	52.7%	—	54.5%	—	54.7%	—	57.4%	—

※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 rate = 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

2005年2月20日現在 At February 20, 2005

(%)

	男女別構成比 Cardholders by Gender
男性 Male	26.4%
女性 Female	73.5%

— 年齢別構成比 Cardholders by Age

2005年2月20日現在 At February 20, 2005

(%)

	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	7.5%	6.6%	7.9%
30—39	24.8%	21.4%	26.0%
40—49	25.6%	25.3%	25.7%
50—59	21.4%	20.5%	21.8%
60 and over	20.7%	26.3%	18.7%
Total	100.0%	100.0%	100.0%

1口座当たりのカードキャッシング債権残高 Cash advance Receivables per Account

2月10日現在 At February 10

(単位:千円/Thousands of Yen)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
1口座当たりのカードキャッシング債権残高 Cash advance Receivables per Account	247	—	255	7	287	31	304	17

CD・ATM ネットワークの状況

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

2月20日現在 At February 20

(単位:台/Number of Machines)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
自社 CD Self-owned CDs	1,401	126	1,495	94	1,518	23	1,551	33
提携 CD・ATM Others ※	122,000	13,300	130,000	8,000	131,000	1,000	131,000	0

※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

※CDs and ATMs available for our cardholders at other financial institutions

加盟店数の推移 Total Number of Affiliated Merchants

2月20日現在 At February 20

(単位:店/Number of Merchants)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
加盟店数 Total number of affiliated merchants	320,000	24,000	359,000	39,000	405,000	46,000	※478,000	73,000

※他に保険代理店 305,000 店でのご利用ができます。

As well as at the above merchants, customers can make payments at 340,000 insurance agencies.

従業員数の推移 Number of Employees

2月20日現在 At February 20

(単位:人/Man)

	2002/2		2003/2		2004/2		2005/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
従業員数 Number of employees	618	63	706	88	716	10	751	35
平均臨時雇用者数 Number of average part-timers	1,593	△77	1,476	△117	1,801	325	2,319	518

連結貸借対照表 Consolidated Balance Sheets

2月20日現在 At February 20

(単位:百万円/Millions of Yen, %)

	2002/2	2003/2	2004/2	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY) (%)	¥376,818 20.0%	¥423,104 12.3%	¥446,820 5.6%	¥539,219 20.7%
固定資産 Non-current assets (前期比/YOY) (%)	17,130 25.9%	18,301 6.8%	18,898 3.3%	22,874 21.0%
資産合計 Total assets (前期比/YOY) (%)	¥393,949 20.2%	¥441,405 12.0%	¥465,719 5.5%	¥562,094 20.7%
流動負債 Current liabilities (前期比/YOY) (%)	¥126,600 17.6%	¥146,284 15.5%	¥128,936 △11.9%	¥138,035 7.0%
固定負債 Non-current liabilities (前期比/YOY) (%)	179,462 21.5%	197,105 9.8%	224,900 14.1%	294,711 31.0%
負債合計 Total liabilities (前期比/YOY) (%)	¥306,062 19.8%	¥343,390 12.2%	¥353,836 3.0%	¥432,746 22.3%
少数株主持分 Minority interests (前期比/YOY) (%)	10,407 49.1%	9,733 △6.5%	10,188 4.7%	11,867 16.5%
資本金 Capital stock (前期比/YOY) (%)	15,466 0.0%	15,466 0.0%	15,466 0.0%	15,466 0.0%
資本剰余金 Additional paid-in capital (前期比/YOY) (%)	17,046 0.0%	17,046 0.0%	17,046 0.0%	17,049 0.0%
利益剰余金 Retained earnings (前期比/YOY) (%)	42,762 30.6%	54,075 26.5%	67,463 24.8%	82,692 22.6%
その他有価証券評価差額 Net unrealized gains on available-for-sale securities (net of applicable income taxes) (前期比/YOY) (%)	967 —	1,701 75.9%	2,709 59.3%	3,414 26.0%
為替換算調整勘定 Foreign currency translation (前期比/YOY) (%)	1,242 —	6 △99.5%	△936 —	△1,066 13.9%
自己株式 Treasury stock (前期比/YOY) (%)	△6 —	△15 148.0%	△55 252.8%	△76 37.2%
資本合計 Total stockholders' equity (前期比/YOY) (%)	77,479 18.7%	88,281 13.9%	101,694 15.2%	117,480 15.5%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity (前期比/YOY) (%)	¥393,949 20.2%	¥441,405 12.2%	¥465,719 5.5%	¥562,094 20.7%

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	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenue	¥85,993	¥101,540	¥109,389	¥122,810
(前期比/YOY) (%)	20.7%	18.1%	7.7%	12.3%
総合あつせん収益 Credit card shopping	14,388	18,405	21,005	25,559
(前期比/YOY) (%)	19.3%	27.9%	14.1%	21.7%
個品あつせん収益 Hire purchase	4,799	6,662	6,422	6,063
(前期比/YOY) (%)	52.4%	38.8%	△3.6%	△5.6
融資収益 Income from direct cash loans	59,489	66,678	72,958	83,967
(前期比/YOY) (%)	20.4%	12.1%	9.4%	15.1%
融資代行収益 Income from service fees	3,515	3,526	3,128	2,734
(前期比/YOY) (%)	14.5%	0.3%	12.7%	△12.6%
その他の収益 Other income	3,637	6,114	5,843	4,477
(前期比/YOY) (%)	11.1%	68.1%	△4.4%	△23.4%
金融収益 Financial income	161	153	30	7
(前期比/YOY) (%)	△39.2%	△5.0%	△80.4%	△74.0%
営業費用 Operating expenses	62,158	74,859	78,886	87,840
(前期比/YOY) (%)	21.2%	20.4%	5.4%	11.4%
販売費及び一般管理費 Selling, general and administrative expenses	55,473	67,965	72,713	81,790
(前期比/YOY) (%)	23.6%	22.5%	7.0%	12.5%
金融費用 Financial expenses	6,685	6,893	6,173	6,050
(前期比/YOY) (%)	4.5%	3.1%	△10.5%	△2.0%
支払利息 Interest paid	6,578	6,765	6,051	5,877
(前期比/YOY) (%)	4.2%	2.8%	△10.6%	△2.9%
その他 Other	106	128	122	173
(前期比/YOY) (%)	27.7%	20.8%	△4.7%	41.8%
営業利益 Operating income	23,835	26,681	30,502	34,969
(前期比/YOY) (%)	19.5%	11.9%	14.3%	14.6%
営業外収益 Non-operating income	664	105	153	258
(前期比/YOY) (%)	207.4%	△84.2%	45.7%	68.6%
営業外費用 Non-operating expenses	652	350	118	144
(前期比/YOY) (%)	82.6%	△46.3%	△66.3%	22.2%
経常利益 Ordinary income	23,847	26,436	30,537	35,084
(前期比/YOY) (%)	20.4%	10.9%	15.5%	14.9%
特別利益 Extraordinary income	—	519	108	—
(前期比/YOY) (%)	—	—	△79.2%	—
特別損失 Extraordinary losses	696	890	354	217
(前期比/YOY) (%)	—	27.9%	△60.2%	△38.7%
税引前当期純利益 Income before income taxes and other	23,150	26,065	30,292	34,866
(前期比/YOY) (%)	16.9%	12.6%	16.2%	15.1%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	8,660	11,415	13,349	15,649
(前期比/YOY) (%)	△9.0%	31.8%	16.9%	17.2%
法人税等調整額 Adjustment for corporate taxes and other	562	△473	△1,083	△1,848
(前期比/YOY) (%)	29.3%	—	129.0%	70.7%
少数株主利益 Minority interest income	1,715	1,138	1,846	2,382
(前期比/YOY) (%)	7.9%	△33.7%	62.2%	29.0%
当期純利益 Net income	¥12,213	¥13,984	¥16,179	¥18,683
(前期比/YOY) (%)	15.1%	14.5%	15.7%	15.5%

単独貸借対照表 Non-Consolidated Balance Sheets

2月20日現在 At February 20

(単位:百万円/Millions of Yen, %)

	2002/2	2003/2	2004/2	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY) (%)	¥288,090 15.1%	¥336,523 16.8%	¥361,559 7.4%	¥436,767 20.8%
固定資産 Non-current assets (前期比/YOY) (%)	15,818 17.1%	17,992 13.7%	18,904 5.1%	22,030 16.5%
資産合計 Total assets (前期比/YOY) (%)	¥303,909 15.2%	¥354,516 16.7%	¥380,463 7.3%	¥458,797 20.6%
流動負債 Current liabilities (前期比/YOY) (%)	¥94,265 12.1%	¥113,403 20.3%	¥92,622 △18.3%	¥101,641 9.7%
固定負債 Non-current liabilities (前期比/YOY) (%)	141,665 17.3%	161,818 14.2%	195,579 20.9%	250,827 28.2%
負債合計 Total liabilities (前期比/YOY) (%)	¥235,931 15.2%	¥275,222 16.7%	¥288,201 4.7%	¥352,469 22.3%
資本金 Capital stock (前期比/YOY) (%)	15,466 0.0%	15,466 0.0%	15,466 0.0%	15,466 0.0%
資本剰余金 Additional paid-in capital (前期比/YOY) (%)	17,046 0.0%	17,046 0.0%	17,046 0.0%	17,049 0.0%
利益剰余金 Retained earnings (前期比/YOY) (%)	34,483 30.7%	45,087 30.8%	57,170 26.8%	70,628 23.5%
その他有価証券評価差額 Net unrealized gains on available-for-sale securities (net of applicable income taxes) (前期比/YOY) (%)	987 —	1,708 73.0%	2,633 54.2%	3,259 23.8%
自己株式 Treasury stock (前期比/YOY) (%)	△6 —	△15 150.0%	△55 266.7%	△76 37.2%
資本合計 Total stockholders' equity (前期比/YOY) (%)	67,978 15.4%	79,293 16.6%	92,261 16.4%	106,328 15.2%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity (前期比/YOY) (%)	¥303,909 15.2%	¥354,516 16.7%	¥380,463 7.3%	¥458,797 20.6%

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	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenue (前期比/YOY) (%)	¥63,429 16.6%	¥73,789 16.3%	¥83,090 12.6%	¥94,682 14.0%
総合あっせん収益 Credit card shopping (前期比/YOY) (%)	12,107 15.8%	15,713 29.8%	18,107 15.2%	22,256 22.9%
個品あっせん収益 Hire purchase (前期比/YOY) (%)	106 △1.0%	67 △36.8%	26 △61.2%	19 △25.6%
融資収益 Income from direct cash loans (前期比/YOY) (%)	45,385 17.8%	51,902 14.4%	58,061 11.9%	67,108 15.6%
融資代行収益 Income from service fees (前期比/YOY) (%)	3,527 14.3%	3,535 0.2%	3,137 △11.3%	2,745 △12.5%
その他の収益 Other income (前期比/YOY) (%)	2,293 3.6%	2,568 12.0%	3,756 46.3%	2,550 △32.1%
金融収益 Financial income (前期比/YOY) (%)	7 △70.8%	2 △71.4%	0 0	0 0
受取利息 Interest received (前期比/YOY) (%)	7 △70.8%	2 △71.4%	0 0	0 0
営業費用 Operating expenses (前期比/YOY) (%)	44,525 14.3%	51,092 14.7%	57,557 12.7%	66,100 14.8%
販売費及び一般管理費 Selling, general and administrative expenses (前期比/YOY) (%)	41,575 16.2%	48,001 15.5%	54,536 13.6%	62,923 15.4%
金融費用 Financial expenses (前期比/YOY) (%)	2,949 △6.4%	3,091 4.8%	3,021 △2.3%	3,176 5.1%
支払利息 Interest paid (前期比/YOY) (%)	2,842 △7.3%	2,977 4.8%	2,908 △2.4%	3,084 6.1%
その他 Other (前期比/YOY) (%)	106 27.7%	113 6.6%	113 0.0%	91 △18.8%
営業利益 Operating income (前期比/YOY) (%)	18,904 22.2%	22,696 20.1%	25,533 12.5%	28,582 11.9%
営業外収益 Non-operating income (前期比/YOY) (%)	619 45.0%	656 6.0%	711 8.4%	791 11.3%
営業外費用 Non-operating expenses (前期比/YOY) (%)	521 219.6%	91 △82.5%	103 13.2%	123 19.9%
経常利益 Ordinary income (前期比/YOY) (%)	19,002 20.8%	23,261 22.4%	26,141 12.4%	29,249 11.9%
特別利益 Extraordinary income (前期比/YOY) (%)	— —	519 —	— —	— —
特別損失 Extraordinary losses (前期比/YOY) (%)	836 —	819 △2.0%	320 △60.9%	216 △32.4%
税引前当期純利益 Income before income taxes and other (前期比/YOY) (%)	18,165 15.4%	22,961 26.4%	25,820 12.5%	29,032 12.4%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前期比/YOY) (%)	7,521 △13.1%	10,031 33.4%	12,253 22.2%	13,725 12.0%
法人税等調整額 Adjustment for corporate taxes and other (前期比/YOY) (%)	351 18.3%	△339 —	△1,304 284.7%	△1,596 22.4%
当期純利益 Net income (前期比/YOY) (%)	¥10,293 14.4%	¥13,269 28.9%	¥14,870 12.1%	¥16,904 13.7%