

# 2006年2月期 中間 決算補足資料

## FACT BOOK 2006

For the Year Ended February 20, 2006  
Interim Results



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

Prepared by the Public Relations section

Tel: 03-5281-2027

Fax: 03-5281-2468

(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: 前期比および前年同期比のパーセント表示は、増減率を表しております。

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

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥774,218 14.4%	¥895,887 15.7%	¥1,033,309 15.3%	¥1,884,909 15.0%
営業収益 Operating revenues (前年同期比/YOY)	51,907 7.5%	58,682 13.1%	68,028 15.9%	122,810 12.3%
営業利益 Operating income (前年同期比/YOY)	12,292 6.1%	14,395 17.1%	16,568 15.1%	34,969 14.6%
経常利益 Ordinary income (前年同期比/YOY)	12,343 7.6%	14,486 17.4%	16,615 14.7%	35,084 14.9%
当期純利益 Net income (前年同期比/YOY)	6,544 9.6%	7,578 15.8%	8,568 13.1%	18,683 15.5%

### 主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2003/8	2004/8	2005/8	2005/2
株主資本利益率 ※1 Return on equity (ROE)	7.2%	7.2%	7.1%	17.0%
総資本当期純利益率 ※2 Return on assets (ROA)	1.4%	1.6%	1.4%	3.6%
株主資本比率 Shareholders' equity ratio	19.9%	21.4%	19.8%	20.9%
1株当たり当期純利益 Net income per share (EPS)	¥125.10	¥144.88	¥163.81	¥356.10
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,795.22	¥2,604.77	¥2,399.81	¥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
エヌ・シー・エス興産株式会社 NCS Kosan Co., Ltd.	100.0%	ジャスベル株式会社 Jusvel Co., Ltd.	30.6%
エー・シー・エス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ア AEON Visty Co., Ltd.	28.6%
エー・シー・エス・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.	94.1%
ACS CAPITAL CORPORATION LTD.	49.1%	AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	76.0%
AEON CREDIT SERVICE (M) SDN. BHD.	57.0%	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 Revenues of Major Consolidated Subsidiaries

### 主な国内連結子会社 Major Domestic Subsidiaries

(百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
エヌ・シー・エス興産株式会社(保険代理店) NCS Kosan Co., Ltd. (Insurance agency) (前年同期比/YOY)	¥434 14.3%	¥528 21.6%	¥539 2.2%	¥1,048 12.3%
エー・シー・エス債権管理回収株式会社(サービサー) ACS Credit Management Co., Ltd. (Collection servicer) (前年同期比/YOY)	379 23.3%	443 16.9%	572 29.1%	978 19.8%

### 主な海外連結子会社 Major Overseas Subsidiaries

		2003/8	2004/8	2005/8	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\$ (前年同期比/YOY)	394 △4.9%	406 2.9%	439 8.3%	851 0.5%
	百万円 Millions of Yen	¥6,012	¥5,687	¥6,112	¥11,762
	為替レート Avg. exchange rate	1HK\$ = ¥15.25	1HK\$ = ¥14.00	1HK\$ = ¥13.90	1HK\$ = ¥13.81
AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)	百万タイバツ Millions of Baht (前年同期比/YOY)	1,945 21.4%	2,254 15.9%	2,985 32.4%	4,930 21.7%
	百万円 Millions of Yen	¥5,487	¥6,108	¥8,060	¥13,264
	為替レート Avg. exchange rate	1Baht = ¥2.82	1Baht = ¥2.71	1Baht = ¥2.70	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 (前年同期比/YOY)	16 5.1%	22 32.3%	35 60.5%	51 47.0%
	百万円 Millions of Yen	¥521	¥633	¥1,008	¥1,447
	為替レート Avg. exchange rate	1RM = ¥31.29	1RM = ¥28.71	1RM = ¥28.47	1RM = ¥28.32
AEON CREDIT SERVICE (TAIWAN) CO., LTD. (台湾 Taiwan)	百万台湾ドル Millions of NT\$ (前年同期比/YOY)	20 7.0%	19 △5.6%	19 △2.1%	39 △4.6%
	百万円 Millions of Yen	¥72	¥64	¥66	¥129
	為替レート Avg. exchange rate	1NT\$ = ¥3.44	1NT\$ = ¥3.26	1NT\$ = ¥3.44	1NT\$ = ¥3.25
AEON INFORMATION SERVICE (SHENZHEN) (中国 深圳 Shenzhen)	百万人民元 Millions of RMB (前年同期比/YOY)	4 15.6%	6 26.7%	6 7.0%	12 16.4%
	百万円 Millions of Yen	¥70	¥82	¥87	¥164
	為替レート Avg. exchange rate	1RMB = ¥14.31	1RMB = ¥13.11	1RMB = ¥13.11	1RMB = ¥12.95

## 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)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥429,629 25.5%	55.5%	¥520,543 21.2%	58.1%	¥624,506 20.0%	60.4%	¥1,117,933 20.4%	59.3%
個品あつせん Hire purchase (前年同期比/YOY)	21,337 △14.5%	2.7%	25,282 18.5%	2.8%	27,197 7.6%	2.6%	53,444 17.3%	2.8%
融資計 Total loans (前年同期比/YOY)	210,976 12.5%	27.3%	247,449 17.3%	27.6%	287,353 16.1%	27.8%	512,167 14.9%	27.2%
カードキャッシング Cash advances (前年同期比/YOY)	195,310 11.8%	25.2%	226,990 16.2%	25.3%	255,430 12.5%	24.7%	467,675 13.5%	24.8%
その他融資 Other loans (前年同期比/YOY)	15,665 22.9%	2.0%	20,458 30.6%	2.3%	31,922 56.0%	3.1%	44,491 32.4%	2.4%
融資代行 Service fees (前年同期比/YOY)	109,542 △8.5%	14.1%	99,002 △9.6%	11.1%	90,474 △8.6%	8.8%	194,052 △8.9%	10.3%
その他 Other (前年同期比/YOY)	2,733 27.1%	0.4%	3,609 32.1%	0.4%	3,777 4.7%	0.4%	7,312 22.8%	0.4%
取扱高合計 Total trading volume (前年同期比/YOY)	774,218 14.4%	100.0%	895,887 15.7%	100.0%	1,033,309 15.3%	100.0%	1,884,909 15.0%	100.0%

### 営業収益内訳 Operating Revenues

(単位:百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥9,726 7.5%	18.7%	¥11,808 21.4%	20.1%	¥14,597 23.6%	21.5%	¥25,559 21.7%	20.8%
個品あつせん Hire purchase (前年同期比/YOY)	3,330 6.3%	6.4%	2,812 △15.5%	4.8%	3,894 38.5%	5.7%	6,063 △5.6%	4.9%
融資計 Total loans (前年同期比/YOY)	34,993 8.8%	67.4%	40,507 15.8%	69.1%	46,291 14.3%	68.1%	83,967 15.1%	68.4%
カードキャッシング Cash advances (前年同期比/YOY)	32,015 7.3%	61.7%	36,588 14.3%	62.4%	41,203 12.6%	60.6%	75,337 13.2%	61.3%
その他融資 Other loans (前年同期比/YOY)	2,978 28.8%	5.7%	3,918 31.6%	6.7%	5,088 29.8%	7.5%	8,630 34.6%	7.0%
融資代行 Service fees (前年同期比/YOY)	1,623 △8.1%	3.1%	1,414 △12.9%	2.4%	1,244 △12.0%	1.8%	2,734 △12.6%	2.2%
その他 Other (前年同期比/YOY)	2,211 7.9%	4.3%	2,133 △3.5%	3.6%	1,994 △6.5%	2.9%	4,477 △23.4%	3.6%
金融収益 Financial income (前年同期比/YOY)	21 △81.1%	0.1%	5 △71.8%	0.0%	6 6.0%	0.0%	7 △74.0%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	51,907 7.5%	100.0%	58,682 13.1%	100.0%	68,028 15.9%	100.0%	122,810 12.3%	100.0%

## 営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥149,603 20.4%	25,378	¥133,380 △10.8%	△16,223	¥188,952 41.7%	55,572	¥158,008 34.1%	40,204
カードショッピング Credit card shopping (前年同期比/YOY)	124,704 27.1%	26,622	110,935 △11.0%	△13,769	159,557 43.8%	48,622	130,634 33.3%	32,663
個品あっせん Hire purchase (前年同期比/YOY)	24,899 △4.8%	△1,244	22,444 △9.9%	△2,455	29,394 31.0%	6,949	27,373 38.0%	7,540
営業貸付金合計 Total loans receivable (前年同期比/YOY)	285,659 11.0%	28,274	325,987 14.1%	40,328	390,956 19.9%	64,968	355,041 16.7%	50,748
カードキャッシング Cash advances (前年同期比/YOY)	259,426 9.7%	22,841	290,861 12.1%	31,435	338,716 16.5%	47,854	311,782 13.9%	38,075
その他融資 Other loans (前年同期比/YOY)	26,233 26.1%	5,434	35,125 33.9%	8,892	52,239 48.7%	17,113	43,259 41.4%	12,672
営業債権合計 Total finance receivables (前年同期比/YOY)	435,263 14.1%	53,653	459,367 5.5%	24,104	579,908 26.2%	120,540	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)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	13,715	72,053	¥52,264	¥51,792
カードショッピング Credit card shopping	13,715	68,139	48,291	47,716
個品あっせん Hire purchase	—	3,913	3,973	4,076
営業貸付金 Loans receivable	6,258	18,059	17,115	20,516
カードキャッシング Cash advances	6,258	18,059	17,115	20,516
債権流動化実施額計 Total securitized receivables	19,973	90,112	69,380	72,309

## (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)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥163,318 18.0%	24,917	¥205,433 25.8%	42,115	¥241,217 17.4%	35,784	¥209,801 17.2%	30,761
営業貸付金合計 Total loans receivable (前年同期比/YOY)	291,917 13.4%	34,532	344,046 17.9%	52,129	408,071 18.6%	64,025	375,557 16.6%	53,349
営業債権合計 Total finance receivables including securitized receivables (前年同期比/YOY)	455,235 15.0%	59,449	549,479 20.7%	94,244	649,289 18.2%	99,809	585,359 16.8%	84,111

## 営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥36,384 9.6%	100.0%	¥41,369 13.7%	100.0%	¥47,845 15.7%	100.0%	¥81,790 12.5%	100.0%
広告宣伝費 Advertising and promotion (前年同期比/YOY)	3,354 11.4%	9.2%	4,304 28.4%	10.4%	4,933 14.6%	10.3%	7,806 21.1%	9.5%
貸倒関連費 Allowance for credit losses (前年同期比/YOY)	11,921 33.9%	32.8%	13,696 14.9%	33.1%	16,089 17.5%	33.6%	26,623 13.5%	32.6%
人件費 Salaries and fringe benefits (前年同期比/YOY)	6,261 △3.4%	17.2%	6,793 8.5%	16.4%	7,770 14.4%	16.2%	13,773 9.6%	16.8%
管理費 Administrative expenses (前年同期比/YOY)	10,029 2.0%	27.6%	11,812 17.8%	28.6%	13,487 14.2%	28.2%	21,505 15.9%	26.3%
設備費 Equipment expenses (前年同期比/YOY)	3,593 △1.1%	9.9%	3,467 △3.5%	8.4%	4,237 22.2%	8.9%	9,979 6.2%	12.2%
一般費 General expenses (前年同期比/YOY)	1,224 △7.9%	3.3%	1,293 5.7%	3.1%	1,326 2.5%	2.8%	2,102 △8.3%	2.6%
金融費用 Financial expenses (前年同期比/YOY)	¥3,230 △7.6%	—	¥2,918 △9.7%	—	¥3,614 23.9%	—	¥6,050 △2.0%	—
支払利息 Interest paid (前年同期比/YOY)	3,144 △7.0%	—	2,833 △9.9%	—	3,424 22.6%	—	5,877 △2.9%	—
その他 Other (前年同期比/YOY)	85 △24.8%	—	84 △1.4%	—	190 51.6%	—	173 41.8%	—
営業費用合計 Total operating expenses (前年同期比/YOY)	39,614 8.0%	—	44,287 11.8%	—	51,460 16.2%	—	87,840 11.4%	—

期中平均調達コスト Average funding cost	2003/8	2004/8	2005/8	2005/2
日本 Japan	1.17%	0.95%	0.91%	0.93%
香港 Hong Kong	5.43%	3.80%	4.37%	3.60%
タイ Thailand	4.04%	3.64%	3.98%	3.78%
マレーシア Malaysia	4.39%	4.43%	4.63%	4.45%
台湾 Taiwan	1.75%	1.68%	2.01%	1.75%

## 有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥23,884 △7.3%	△1,887	¥20,111 △15.8%	△3,772	¥23,406 16.4%	3,294	18,589 △15.1%	△3,302
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	23,000 △30.3%	△10,000	— —	△23,000	6,500 —	6,500	—	△8,000
社債 Corporate bonds (前年同期比/YOY)	52,860 23.4%	10,040	62,640 18.5%	9,780	83,537 33.4%	20,897	62,750 19.0%	10,010
(内1年以内返済予定) (Paid off within a year) (前年同期比/YOY)	— —	—	(2,640) —	(2,640)	— —	(△2,640)	(2,750) —	(2,750)
長期借入金 Long-term borrowings (LTB) (前年同期比/YOY)	212,430 18.9%	33,788	239,428 12.7%	26,997	304,755 27.3%	65,326	284,443 39.7%	80,891
(内1年以内返済予定) (Paid off within a year) (前年同期比/YOY)	(58,553) 78.1%	(25,670)	(38,726) △33.9%	(△19,827)	(46,355) 19.7%	7,628	(51,637) 54.3%	(18,177)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	312,174 11.4%	31,940	322,179 3.2%	10,005	418,199 28.7%	96,019	365,783 27.8%	79,598

債権流動化 Asset-backed securities & asset-backed commercial paper (ABS & ABCP) (前年同期比/YOY)	19,974 40.9%	5,798	85,764 329.4%	65,790	65,902 △23.2%	△19,862	69,003 △8.8%	△6,672
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1年以上長期借入比率 LTB/Total borrowings	68.0%	70.2%	76.0%	74.5%
直接調達比率 Direct financing ratio	31.6%	40.2%	35.8%	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

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	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 (前年同期比/YOY)	¥12,203 34.2%	¥14,467 18.6%	¥20,349 40.7%	¥14,467 18.6%
②貸倒関連費 Allowance for possible credit losses (前年同期比/YOY)	11,921 33.9%	13,696 14.9%	16,089 17.5%	26,623 13.5%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	9,989 27.4%	10,757 7.7%	10,822 0.6%	20,741 △2.1%
期末貸倒引当金 Balance, end of year ①+②-③ (前年同期比/YOY)	14,134 39.2%	17,406 23.1%	25,616 47.2%	20,349 40.7%

期末貸倒引当金/営業債権残高比 Year-end balance/Total finance receivables	3.25%	3.79%	4.42%	3.97%
流動化債権を含んだ場合 If including ABS & ABCP	3.15%	3.17%	3.95%	3.48%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables	2.30%	2.34%	1.87%	4.04%
流動化債権を含んだ場合 If including ABS & ABCP	2.23%	1.96%	1.67%	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

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥705,012 16.2%	¥806,864 14.4%	¥921,834 14.2%	¥1,695,840 14.0%
営業収益 Operating revenues (前年同期比/YOY)	39,185 10.2%	45,299 15.6%	51,972 14.7%	94,682 14.0%
営業利益 Operating income (前年同期比/YOY)	10,209 6.8%	11,519 12.8%	12,960 12.5%	28,582 11.9%
経常利益 Ordinary income (前年同期比/YOY)	10,632 7.6%	11,988 12.8%	13,472 12.4%	29,249 11.9%
当期純利益 Net income (前年同期比/YOY)	6,109 9.5%	6,881 12.6%	7,806 13.4%	16,904 13.7%

### 主要な経営指標 Non-Consolidated Key Indicators

(単位: 円/Yen)

	2003/8	2004/8	2005/8	2005/2
株主資本利益率 ※1 Return on equity (ROE)	7.5%	7.2%	7.1%	17.0%
総資本当期純利益率 ※2 Return on assets (ROA)	1.7%	1.7%	1.6%	4.0%
株主資本比率 Shareholders' equity ratio	21.9%	23.7%	22.3%	23.2%
1株当たり当期純利益 Net income per share (EPS)	¥116.78	¥131.56	¥149.24	¥322.25
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,613.70	¥1,868.92	¥2,162.63	¥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	21.7%
2006/2(Planned)	23.5%

## 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)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥415,280 26.3%	58.9%	¥500,818 20.6%	62.1%	¥600,012 19.8%	65.1%	¥1,075,473 20.0%	63.4%
融資計 Total loans (前年同期比/YOY)	179,980 13.8%	25.5%	206,886 14.9%	25.6%	231,212 11.8%	25.1%	426,001 12.5%	25.1%
カードキャッシング Cash advances (前年同期比/YOY)	176,568 13.7%	25.0%	201,481 14.1%	25.0%	224,805 11.6%	24.4%	415,294 11.9%	24.5%
その他融資 Other loans (前年同期比/YOY)	3,411 15.9%	0.5%	5,404 58.4%	0.6%	6,406 18.5%	0.7%	10,707 45.5%	0.6%
融資代行 Service fees (前年同期比/YOY)	109,542 △8.5%	15.6%	99,002 △9.6%	12.3%	90,474 △8.6%	9.8%	194,052 △8.9%	11.4%
個品あつせん Hire purchase (前年同期比/YOY)	187 △24.3%	0.0%	139 △25.5%	0.0%	116 △16.1%	0.0%	275 △27.0%	0.0%
その他 Other (前年同期比/YOY)	21 △4.5%	0.0%	17 △17.6%	0.0%	18 1.7%	0.0%	37 △4.6%	0.0%
取扱高合計 Total trading volume (前年同期比/YOY)	705,012 16.2%	100.0%	806,864 14.4%	100.0%	921,834 14.2%	100.0%	1,695,840 14.0%	100.0%

### 営業収益内訳 Operating Revenues

(単位:百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥8,414 8.8%	21.5%	¥10,280 22.2%	22.7%	¥12,667 23.2%	24.4%	¥22,256 22.9%	23.5%
加盟店収益 Revenue from affiliated merchants (前年同期比/YOY)	7,141 5.9%	18.2%	8,604 20.5%	19.0%	10,208 18.6%	19.6%	18,449 19.9%	19.5%
リボ・分割払収益 Revenue from revolving credit (前年同期比/YOY)	1,230 26.6%	3.2%	1,618 31.5%	3.6%	2,368 46.3%	4.6%	3,671 40.5%	3.9%
その他収益 Other revenues (前年同期比/YOY)	44 93.8%	0.1%	57 31.4%	0.1%	91 57.5%	0.2%	135 31.6%	0.1%
融資計 Total loans (前年同期比/YOY)	27,758 12.0%	70.8%	32,511 17.1%	71.8%	37,191 14.4%	71.6%	67,108 15.6%	70.9%
カードキャッシング Cash advances (前年同期比/YOY)	26,900 11.7%	68.6%	31,657 17.7%	69.9%	35,970 13.6%	69.2%	65,138 15.5%	68.8%
その他融資 Other loans (前年同期比/YOY)	857 23.5%	2.2%	853 △0.5%	1.9%	1,220 43.1%	2.4%	1,970 16.8%	2.1%
融資代行 Service fees (前年同期比/YOY)	1,627 △8.1%	4.2%	1,419 △12.8%	3.1%	1,250 △11.9%	2.4%	2,745 △12.5%	2.9%
個品あつせん Hire purchase (前年同期比/YOY)	15 △70.0%	0.0%	9 △36.7%	0.0%	9 △1.5%	0.0%	19 △25.6%	0.0%
その他 Other (前年同期比/YOY)	1,369 11.9%	3.5%	1,078 △21.2%	2.4%	852 △21.0%	1.6%	2,550 △32.1%	2.7%
金融収益 Financial income (前年同期比/YOY)	0 △87.6%	0.0%	0 △46.8%	0.0%	0 7.2%	0.0%	0 113.5%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	39,185 10.2%	100.0%	45,299 15.6%	100.0%	51,972 14.7%	100.0%	94,682 14.0%	100.0%

## 営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥112,209 30.3%	26,074	¥96,769 △13.8%	△15,439	¥140,680 45.4%	43,910	¥117,145 38.0%	32,263
カードショッピング Credit card shopping (前年同期比/YOY)	111,956 30.6%	26,241	96,580 △13.7%	△15,376	140,519 45.5%	43,938	116,975 38.2%	32,308
内リボ・分割払い残高 Revolving payment card shopping (前年同期比/YOY)	24,302 25.0%	4,864	34,092 40.3%	9,790	48,577 42.5%	14,485	41,285 39.9%	11,782
個品あつせん Hire purchase (前年同期比/YOY)	253 △39.6%	△166	189 △25.3%	△64	160 △15.1%	△28	169 △21.1%	△45
営業貸付金合計 Total loans receivable (前年同期比/YOY)	241,349 12.9%	27,494	273,660 13.4%	32,311	320,189 17.0%	46,528	298,064 15.9%	40,899
カードキャッシング Cash advances (前年同期比/YOY)	230,122 13.1%	26,651	259,488 12.8%	29,366	302,905 16.7%	43,416	282,501 15.3%	37,558
その他融資 Other loans (前年同期比/YOY)	11,227 8.1%	844	14,172 26.2%	2,945	17,284 22.0%	3,112	15,563 27.3%	3,341
営業債権合計 Total finance receivables (前年同期比/YOY)	353,559 17.9%	53,569	370,430 4.7%	16,870	460,870 24.4%	90,439	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)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥10,836	¥64,347	¥43,478	¥41,304
一回払い Single-payment credit	—	54,347	43,478	41,304
リボ払い Revolving payment credit	10,000	10,000	—	—
ボーナス払い Twice-yearly payment credit	836	—	—	—
営業貸付金 Loans receivable	—	10,000	10,000	10,000
リボ払い Revolving payment credit	—	10,000	10,000	10,000
債権流動化実施額計 Total securitized receivables	—	74,347	53,478	51,304

※当中間期はカードショッピング債権を43,478百万円流動化しております。  
During the year ended February 20,2006, Interim ¥43,478million 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)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥123,045 22.7%	22,734	¥161,117 30.9%	38,072	¥184,158 14.3%	23,040	¥158,450 14.5%	20,117
営業貸付金合計 Total loans receivable (前年同期比/YOY)	241,349 12.9%	27,494	283,660 17.5%	42,311	330,189 16.4%	46,528	308,064 15.3%	40,899
営業債権合計 Total finance receivables including securitized receivables (前年同期比/YOY)	364,394 16.0%	50,228	444,778 22.1%	80,384	514,348 15.6%	69,569	466,514 15.0%	61,017

## 営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥27,442 12.3%	100.0%	¥32,241 17.5%	100.0%	¥37,097 15.1%	100.0%	¥62,923 15.4%	100.0%
広告宣伝費 Advertising and promotion (前年同期比/YOY)	3,071 16.1%	11.2%	3,890 26.7%	12.1%	4,353 11.9%	11.7%	6,864 20.0%	10.9%
貸倒関連費 Allowance for credit losses (前年同期比/YOY)	7,716 46.0%	28.1%	9,941 28.8%	30.8%	11,314 30.5%	30.5%	18,660 23.8%	29.7%
人件費 Salaries and fringe benefits (前年同期比/YOY)	4,667 △3.7%	17.0%	5,034 7.9%	15.6%	5,736 13.9%	15.5%	10,118 9.1%	16.1%
管理費 Administrative expenses (前年同期比/YOY)	7,980 5.3%	29.1%	9,076 18.3%	28.2%	10,820 19.2%	29.2%	19,423 17.2%	30.9%
設備費 Equipment expenses (前年同期比/YOY)	3,032 △1.2%	11.0%	3,327 9.7%	10.3%	3,785 13.8%	10.2%	6,254 3.3%	9.9%
一般費 General expenses (前年同期比/YOY)	973 △3.2%	3.5%	970 △0.3%	3.0%	1,087 12.1%	2.9%	1,603 △13.2%	2.5%
金融費用 Financial expenses (前年同期比/YOY)	1,534 △2.5%	—	1,538 0.3%	—	1,913 24.4%	—	3,176 5.1%	—
支払利息 Interest paid (前年同期比/YOY)	1,453 △0.9%	—	1,457 0.3%	—	1,785 22.6%	—	3,084 6.1%	—
その他 Other (前年同期比/YOY)	80 △24.5%	—	81 0.8%	—	127 56.8%	—	91 △18.8%	—
営業費用合計 Total operating expenses (前年同期比/YOY)	28,976 11.4%	—	33,780 16.6%	—	39,011 15.5%	—	66,100 14.8%	—
期中平均調達コスト Average funding cost	1.17%	—	0.95%	—	0.91%	—	0.93%	—

## 有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2003/8		2004/8		2005/8		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 (前年同期比/YOY)	¥6,083 55.0%	2,159	¥6,601 8.5%	517	¥1,244 △81.2%	△5,357	¥2,502 △57.3%	△3,357
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	23,000 △30.3%	△10,000	— —	△23,000	6,500 —	6,500	— —	△8,000
社債 Corporate bonds (前年同期比/YOY)	50,000 25.0%	10,000	60,000 20.0%	10,000	80,000 33.3%	20,000	60,000 20.0%	10,000
長期借入金 Long-term borrowings (LTB) (前年同期比/YOY)	170,900 23.7%	32,770	189,600 10.9%	18,700	237,800 25.4%	48,200	230,500 42.1%	68,300
(内1年以内返済予定) (Paid off within a year) (前年同期比/YOY)	(42,700) 60.9%	(16,170)	(26,300) △38.4%	(△16,400)	(37,000) 40.7%	(10,700)	(41,200) 132.8%	(23,500)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	249,983 16.2%	34,929	256,201 2.5%	6,217	325,544 27.1%	69,342	293,002 29.6%	66,942

債権流動化 ABS & ABCP (前年同期比/YOY)	10,836 △23.6%	△3,340	70,000 546.0%	59,164	50,000 △28.6%	△20,000	48,000 △20.0%	△11,974
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1年以上長期借入比率 ※ LTB/Total borrowings	72.2%	71.5%	77.4%	76.0%
直接調達比率 ※ Direct financing ratio	32.1%	39.9%	36.3%	31.7%

※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.

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

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	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 (前年同期比/YOY)	¥7,500 18.7%	¥10,584 41.1%	¥16,211 53.2%	¥10,584 41.1%
②貸倒関連費 Allowance for possible credit losses (前年同期比/YOY)	7,716 46.0%	9,941 28.8%	11,314 13.8%	18,660 23.8%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	6,071 20.9%	7,211 18.8%	6,644 △7.9%	13,033 8.7%
期末貸倒引当金 Balance, end of year ①+②-③ (前年同期比/YOY)	9,145 39.0%	13,314 45.6%	20,881 56.8%	16,211 53.2%

期末貸倒引当金/営業債権残高比 Year-end balance/Total finance receivables	2.59%	3.60%	4.53%	3.90%
流動化債権を含んだ場合 If including ABS & ABCP	2.51%	2.99%	4.06%	3.47%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables	1.72%	1.95%	1.44%	3.14%
流動化債権を含んだ場合 If including ABS & ABCP	1.67%	1.62%	1.29%	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	¥2,175,000	¥1,940,000
(前期比/YOY)	15.4%	14.4%
カードショッピング Credit card shopping	—	1,280,000
(前期比/YOY)	—	19.0%
カードキャッシング Cash advances	—	465,000
(前期比/YOY)	—	12.0%
その他 Other	—	195,000
(前期比/YOY)	—	△4.8%
営業収益合計 Total Operating revenues	142,000	107,600
(前期比/YOY)	15.6%	13.6%
カードショッピング Credit card shopping	—	26,200
(前期比/YOY)	—	17.7%
カードキャッシング Cash advances	—	73,000
(前期比/YOY)	—	12.0%
その他 Other	—	8,400
(前期比/YOY)	—	15.6%
営業費用合計 Total Operating expenses	102,000	75,600
(前期比/YOY)	16.1%	14.4%
販売費及び一般管理費 Selling, general and administrative expenses	—	71,800
(前期比/YOY)	—	14.1%
金融費用 Financial expenses	—	3,800
(前期比/YOY)	—	19.6%
営業利益 Operating income	40,000	32,000
(前期比/YOY)	14.4%	12.0%
経常利益 Ordinary income	40,000	32,700
(前期比/YOY)	14.0%	11.8%
当期純利益 Net income	21,000	19,000
(前期比/YOY)	12.4%	12.4%

## 連結営業状況報告 Consolidated Key Operating Data

### カード会員数の推移 Number of Cardholders

(単位: 万人/Ten thousand)

	2003/8		2004/8		2005/8		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	1,164.0	109.0	1,247.0	83.0	1,328.0	81.0	1,290.0	80.0
香港 Hong Kong	72.5	—	74.1	1.6	82.4	8.3	79.1	8.7
タイ Thailand	172.8 (87.8)	— (—)	222.0 (126.5)	49.2 (38.7)	300.0 (135.3)	78.0 (8.8)	259.4 (132.1)	66.6 (18.9)
マレーシア Malaysia	14.0 (—)	— (—)	19.9 (—)	5.9 (—)	25.3 (—)	5.4 (—)	22.1 (—)	4.7 (—)
台湾 Taiwan	1.6	—	4.5	2.9	7.5	3.0	6.0	2.8
合計 Total	1,424.9 (1,325.9)	— (—)	1,567.5 (1,452.1)	142.6 (126.2)	1,743.2 (1,553.2)	175.7 (101.1)	1,656.6 (1,507.2)	162.8 (110.4)

※()内はクレジットカード会員数

### CD・ATM ネットワークの状況

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

(単位: 台/Number of Machines)

	2003/8		2004/8		2005/8		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	1,511	81	1,523	12	1,567	44	1,551	33
香港 Hong Kong	265	3	262	△3	287	25	272	3
タイ Thailand	214	54	243	29	284	41	265	30
合計 Total	1,990	138	2,028	38	2,138	110	2,088	66

### 従業員数の推移 Number of Employees

(単位: 人/Man)

	2003/8		2004/8		2005/8		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	2,814	395	3,116	302	3,437	321	3,159	345
平均臨時雇用者数 Number of average part-timers	3,124	△1,166	3,731	607	3,933	202	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

(単位: 万人/Ten thousand)

	2003/8		2004/8		2005/8		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	1,164	109	1,247	83	1,328	81	1,290	80
稼働会員数 ※2 Active cardholders	605	75	678	73	742	64	717	77
年間稼働率 ※3 (%) Card-use rate (%)	54.5%	—	56.2%	—	57.6%	—	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8月20日現在 At August 20, 2005

男女別構成比 Cardholders by Gender	
男性 Male	26.4%
女性 Female	73.6%

#### — 年齢別構成比 Cardholders by Age

2005年8月20日現在 At August 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	7.3%	6.6%	7.5%
30—39	24.6%	21.3%	25.7%
40—49	26.2%	25.9%	26.3%
50—59	22.0%	21.2%	22.4%
60 and over	19.9%	25.0%	18.1%
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

2005年8月10日現在 At August 10, 2005

(単位: 千円/Thousands of Yen)

	2005/8		2005/2	
	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	306	—	304	17



## CD・ATM ネットワークの状況

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

(単位: 台/Number of Machines)

	2003/8		2004/8		2005/8		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	1,511	81	1,523	12	1,567	44	1,551	33
提携 CD・ATM Others ※	129,000	△1,000	131,000	2,000	143,000	12,000	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

(単位: 店/Number of Merchants)

	2003/8		2004/8		2005/8		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	382,000	45,000	427,000	45,000	510,000	83,000	478,000	73,000

### 従業員数の推移 Number of Employees

(単位: 人/Man)

	2003/8		2004/8		2005/8		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	735	19	757	22	812	55	751	35
平均臨時雇用者数 Number of average part-timers	1,773	△730	2,077	304	2,674	597	2,319	518

## 連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥453,723 12.9%	¥484,147 6.7%	¥606,335 25.2%	¥539,219 20.7%
固定資産 Non-current assets (前年同期比/YOY)	19,133 3.6%	20,843 8.9%	26,131 25.4%	22,874 21.0%
資産合計 Total assets (前年同期比/YOY)	¥472,857 12.5%	¥504,990 6.8%	¥632,466 25.2%	¥562,094 20.7%
流動負債 Current liabilities (前年同期比/YOY)	¥160,317 15.5%	¥123,470 △23.0%	¥149,594 21.2%	¥138,035 7.0%
固定負債 Non-current liabilities (前年同期比/YOY)	208,407 9.6%	262,575 26.0%	344,500 31.2%	294,711 31.0%
負債合計 Total liabilities (前年同期比/YOY)	¥368,725 12.1%	¥386,046 4.7%	¥494,094 28.0%	¥432,746 22.3%
少数株主持分 Minority interests (前年同期比/YOY)	10,222 6.6%	10,940 7.0%	12,848 17.4%	11,867 16.5%
資本金 Capital stock (前年同期比/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 (前年同期比/YOY)	17,046 0.0%	17,048 0.0%	17,050 0.0%	17,049 0.0%
利益剰余金 Retained earnings (前年同期比/YOY)	59,136 25.1%	73,156 23.7%	89,111 21.8%	82,692 22.6%
その他有価証券評価差額金 Net unrealized gains on available-for-sale securities (net of applicable income taxes) (前年同期比/YOY)	2,243 25.1%	3,271 45.8%	4,627 41.5%	3,414 26.0%
為替換算調整勘定 Foreign currency translation (前年同期比/YOY)	61 41.9%	△876 —	△653 △25.5%	△1,066 13.9%
自己株式 Treasury stock (前年同期比/YOY)	△45 400.0%	△62 37.8%	△79 26.7%	△76 37.2%
資本合計 Total stockholders' equity (前年同期比/YOY)	93,908 15.1%	108,003 15.0%	125,523 16.2%	117,480 15.5%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity (前年同期比/YOY)	¥472,857 12.5%	¥504,990 6.8%	¥632,466 25.2%	¥562,094 20.7%

# 連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥51,907	¥58,682	¥68,028	¥122,810
(前年同期比/YOY)	7.5%	13.1%	15.9%	12.3%
総合あっせん収益 Credit card shopping	9,726	11,808	14,597	25,559
(前年同期比/YOY)	7.5%	21.4%	23.6%	21.7%
個品あっせん収益 Hire purchase	3,330	2,812	3,894	6,063
(前年同期比/YOY)	6.3%	△15.6%	38.5%	△5.6%
融資収益 Income from direct cash loans	34,993	40,507	46,291	83,967
(前年同期比/YOY)	8.8%	15.8%	14.3%	15.1%
融資代行収益 Income from service fees	1,623	1,414	1,244	2,734
(前年同期比/YOY)	△8.1%	△12.9%	△12.0%	△12.6%
その他の収益 Other income	2,211	2,133	1,994	4,477
(前年同期比/YOY)	7.9%	△3.5%	△6.5%	△23.4%
金融収益 Financial income	21	5	6	7
(前年同期比/YOY)	△81.1%	△76.2%	6.0%	△74.0%
営業費用 Operating expenses	39,614	44,287	51,460	87,840
(前年同期比/YOY)	8.0%	11.8%	16.2%	11.4%
販売費及び一般管理費 Selling, general and administrative expenses	36,384	41,369	47,845	81,790
(前年同期比/YOY)	9.6%	13.7%	15.7%	12.5%
金融費用 Financial expenses	3,230	2,918	3,614	6,050
(前年同期比/YOY)	△7.6%	△9.7%	23.9%	△2.0%
支払利息 Interest paid	3,144	2,792	3,424	5,877
(前年同期比/YOY)	△7.0%	△11.2%	22.6%	△2.9%
その他 Other	85	125	190	173
(前年同期比/YOY)	△24.8%	47.1%	51.6%	41.8%
営業利益 Operating income	12,292	14,395	16,568	34,969
(前年同期比/YOY)	6.1%	17.1%	15.1%	14.6%
営業外収益 Non-operating income	89	151	156	258
(前年同期比/YOY)	29.0%	69.7%	3.1%	68.6%
営業外費用 Non-operating expenses	37	60	109	144
(前年同期比/YOY)	△80.1%	62.2%	81.2%	22.2%
経常利益 Ordinary income	12,343	14,486	16,615	35,084
(前年同期比/YOY)	7.6%	17.4%	14.7%	14.9%
特別利益 Extraordinary income	—	—	101	—
(前年同期比/YOY)	—	—	—	—
特別損失 Extraordinary losses	—	146	838	217
(前年同期比/YOY)	—	—	472.3%	△38.7%
税引前当期純利益 Income before income taxes and other	12,343	14,339	15,878	34,866
(前年同期比/YOY)	9.5%	16.2%	10.7%	15.1%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	6,124	7,180	8,755	15,649
(前年同期比/YOY)	25.2%	17.2%	21.9%	17.2%
法人税等調整額 Adjustment for corporate taxes and other	△1,074	△1,470	△2,624	△1,848
(前年同期比/YOY)	392.7%	36.9%	78.5%	70.7%
少数株主利益 Minority interest income	748	1,051	1,179	2,382
(前年同期比/YOY)	18.2%	40.3%	12.2%	29.0%
当期純利益 Net income	¥6,544	¥7,578	¥8,568	¥18,683
(前年同期比/YOY)	9.6%	15.8%	13.1%	15.5%

## 単独貸借対照表 Non-Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥367,061 16.7%	¥391,129 6.6%	¥481,768 23.2%	¥436,767 20.8%
固定資産 Non-current assets (前年同期比/YOY)	19,177 7.1%	20,489 6.8%	24,768 20.9%	22,030 16.5%
資産合計 Total assets (前年同期比/YOY)	¥386,238 16.2%	¥411,618 6.6%	¥506,537 23.1%	¥458,797 20.6%
流動負債 Current liabilities (前年同期比/YOY)	¥122,756 14.9%	¥89,331 △27.2%	¥110,559 23.8%	¥101,641 9.7%
固定負債 Non-current liabilities (前年同期比/YOY)	179,068 17.3%	224,527 25.4%	282,859 26.0%	250,827 28.2%
負債合計 Total liabilities (前年同期比/YOY)	¥301,825 16.3%	¥313,859 4.0%	¥393,419 25.3%	¥352,469 22.3%
資本金 Capital stock (前年同期比/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 (前年同期比/YOY)	17,046 0.0%	17,048 0.0%	17,050 0.0%	17,049 0.0%
利益剰余金 Retained earnings (前年同期比/YOY)	49,717 28.8%	62,175 25.1%	76,294 22.7%	70,628 23.5%
その他有価証券評価差額金 Net unrealized gains on available-for-sale securities (net of applicable income taxes) (前年同期比/YOY)	2,228 23.9%	3,131 40.5%	4,386 40.1%	3,259 23.8%
自己株式 Treasury stock (前年同期比/YOY)	△45 400.0%	△62 38.7%	△79 26.7%	△76 37.2%
資本合計 Total stockholders' equity (前年同期比/YOY)	84,413 15.8%	97,758 15.8%	113,117 15.7%	106,328 15.2%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity (前年同期比/YOY)	¥386,238 16.2%	¥411,618 6.6%	¥506,537 23.1%	¥458,797 20.6%

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

(単位: 百万円/Millions of Yen)

	2003/8	2004/8	2005/8	2005/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/YOY)	¥39,185 10.2%	¥45,299 15.6%	¥51,972 14.7%	¥94,682 14.0%
総合あつせん収益 Credit card shopping (前年同期比/YOY)	8,414 8.8%	10,280 22.2%	12,667 23.2%	22,256 22.9%
個品あつせん収益 Hire purchase (前年同期比/YOY)	15 △70.0%	9 △36.7%	9 △1.5%	19 △25.6%
融資収益 Income from direct cash loans (前年同期比/YOY)	27,758 12.0%	32,511 17.1%	37,191 14.4%	67,108 15.6%
融資代行収益 Income from service fees (前年同期比/YOY)	1,627 △8.1%	1,419 △12.8%	1,250 △11.9%	2,745 △12.5%
その他の収益 Other income (前年同期比/YOY)	1,369 11.9%	1,078 △21.2%	852 △21.0%	2,550 △32.1%
金融収益 Financial income (前年同期比/YOY)	0 △84.7%	0 △46.8%	0 △7.2%	0 13.5%
受取利息 Interest received (前年同期比/YOY)	0 △84.7%	0 △46.8%	0 △7.2%	0 13.5%
営業費用 Operating expenses (前年同期比/YOY)	28,976 11.4%	33,780 16.6%	39,011 15.5%	66,100 14.8%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/YOY)	27,442 12.3%	32,241 17.5%	37,097 15.1%	62,923 15.4%
金融費用 Financial expenses (前年同期比/YOY)	1,534 △2.5%	1,538 0.3%	1,913 24.4%	3,176 5.1%
支払利息 Interest paid (前年同期比/YOY)	1,453 △0.9%	1,457 0.3%	1,785 22.6%	3,084 6.1%
その他 Other (前年同期比/YOY)	80 △24.5%	81 0.8%	127 56.8%	91 △18.8%
営業利益 Operating income (前年同期比/YOY)	10,209 6.8%	11,519 12.8%	12,960 12.5%	28,582 11.9%
営業外収益 Non-operating income (前年同期比/YOY)	455 9.9%	516 13.4%	611 18.4%	791 11.3%
営業外費用 Non-operating expenses (前年同期比/YOY)	31 △64.8%	46 46.4%	99 113.1%	123 19.9%
経常利益 Ordinary income (前年同期比/YOY)	10,632 7.6%	11,988 12.8%	13,472 12.4%	29,249 11.9%
特別利益 Extraordinary income (前年同期比/YOY)	— —	— —	101 —	— —
特別損失 Extraordinary losses (前年同期比/YOY)	— —	146 —	520 255.2%	216 △32.4%
税引前当期純利益 Income before income taxes and other (前年同期比/YOY)	10,632 9.7%	11,842 11.4%	13,054 10.2%	29,032 12.4%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前年同期比/YOY)	5,596 30.4%	6,260 11.9%	7,715 23.2%	13,725 12.0%
法人税等調整額 Adjustment for corporate taxes and other (前年同期比/YOY)	△1,073 476.9%	△1,299 21.1%	△2,467 89.8%	△1,596 22.4%
当期純利益 Net income (前年同期比/YOY)	¥6,109 9.5%	¥6,881 12.6%	¥7,806 13.4%	¥16,904 13.7%