

2006 年 2 月期 決算補足資料

FACT BOOK 2006

For the Year Ended February 20, 2006



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

Prepared by the Investor Relations section

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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.

目 次 CONTENTS

連結決算報告

Consolidated Financial Summary

連結決算概要

業績ハイライト
主要な経営指標
連結対象会社

Overview

Consolidated Financial Highlights	1
Consolidated Key Indicators	1
Consolidated Subsidiaries and Affiliates	1

主な連結子会社の営業収益

主な国内連結子会社
主な海外連結子会社

Operating Revenue of Major Consolidated Subsidiaries

Major Domestic Subsidiaries	2
Major Overseas Subsidiaries	2

連結財務諸表資料

取扱高内訳
営業収益内訳
営業債権内訳
(債権流動化実施額)
(債権流動化分を含む営業債権残高)
営業費用
有利子負債内訳
貸倒引当、貸倒損失

Consolidated Financial Data

Trading Volume	3
Operating Revenue	3
Finance Receivables	4
(Securitized Receivables)	4
(Finance Receivables Including Securitized Receivables)	4
Operating Expenses	5
Interest-Bearing Debt	6
Allowance for Possible Credit Losses	6

単独決算報告

Non-Consolidated Financial Summary

単独決算概要

業績ハイライト
主要な経営指標
株式分割の状況
配当性向の状況

Overview

Non-Consolidated Financial Highlights	7
Non-Consolidated Key Indicators	7
Stock Split Review	7
Payout Ratio Review	7

単独財務諸表資料

取扱高内訳
営業収益内訳
営業債権内訳
(債権流動化実施額)
(債権流動化分を含む営業債権残高)
営業費用
有利子負債内訳
貸倒引当、貸倒損失

Non-Consolidated Financial Data

Trading Volume	8
Operating Revenue	8
Finance Receivables	9
(Securitized Receivables)	9
(Finance Receivables Including Securitized Receivables)	9
Operating Expenses	10
Interest-Bearing Debt	11
Allowance for Possible Credit Losses	11

2007 年 2 月期の業績予測

Estimated Results for the Year Ending February 20, 2007

連結業績予測

Consolidated Estimated Results

12

単独業績予測

Non-Consolidated Estimated Results

12

連結営業状況報告

Consolidated Key Operating Data

カード会員数の推移
CD・ATMネットワークの状況
従業員数の推移

Number of Cardholders	13
Cash Dispenser (CD) and Automated Teller Machine (ATM) Network	13
Number of Employees	13

単独営業状況報告

Non-Consolidated Key Operating Data

カード会員数の推移
会員属性
一男女別構成比
一年齢別構成比
1口座当たりのカードキャッシング債権残高
CD・ATMネットワークの状況
加盟店数の推移
従業員数の推移

Number of Domestic Cardholders	14
Cardholder Characteristics	14
– Cardholders by Gender	14
– Cardholders by Age	14
Total Finance Receivables per Account	14
Cash Dispenser (CD) and Automated Teller Machine (ATM) Network	15
Total Number of Affiliated Merchants	15
Number of Employees	15

連結貸借対照表

Consolidated Balance Sheets

16

連結損益計算書

Consolidated Statements of Income

17

単独貸借対照表

Non-Consolidated Balance Sheets

18

単独損益計算書

Non-Consolidated Statements of Income

19

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, %)

	2003/2 実績 Results	2004/2 実績 Results	2005/2 実績 Results	2006/2 実績 Results
取扱高 Trading volume (前期比/YOY) (%)	¥1,431,103 16.3%	¥1,638,610 14.5%	¥1,884,909 15.0%	¥2,183,060 15.8%
営業収益 Operating revenue (前期比/YOY) (%)	101,540 18.1%	109,389 7.7%	122,810 12.3%	144,751 17.9%
営業利益 Operating income (前期比/YOY) (%)	26,681 11.9%	30,502 14.3%	34,969 14.6%	40,231 15.0%
経常利益 Ordinary income (前期比/YOY) (%)	26,436 10.9%	30,537 15.5%	35,084 14.9%	40,170 14.5%
当期純利益 Net income (前期比/YOY) (%)	13,984 14.5%	16,179 15.7%	18,683 15.5%	21,262 13.8%

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, %)

	2003/2	2004/2	2005/2	2006/2
株主資本利益率 ※1 Return on equity (ROE)	16.9%	17.0%	17.0%	16.6%
総資本当期純利益率 ※2 Return on assets (ROA)	3.3%	3.6%	3.6%	3.4%
株主資本比率 Shareholders' equity ratio	20.0%	21.8%	20.9%	20.1%
1株当たり当期純利益 Net income per share (EPS)	¥294.02	¥308.24	¥356.10	¥405.22
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,856.10	¥1,943.09	¥2,244.93	¥2,650.32

※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.	93.7%	株式会社イオンビズティー 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.	94.1%
ACS Capital Corporation Ltd.	49.1%	AEON Information Service (Shenzhen) Co., Ltd.	76.0%
AEON Credit Service (M) Sdn. Bhd.	90.8%	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.

※4 上記海外連結子会社の他、タイの会計基準等の連結範囲の取扱いが変更されたことにより、債権流動化のために設立された Eternal 3 Special Purpose Vehicle Co., Ltd. を新たに連結子会社に含めております。

Besides the abovementioned overseas subsidiaries, E3SPV, a special-purpose vehicle established for the purpose of the securitization program in Thailand, is recognized as a consolidated subsidiary due to the alteration of the consolidation range on the local accounting standard 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, %)

	2003/2	2004/2	2005/2	2006/2
	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) (前期比/YOY) (%)	¥770 20.6%	¥933 21.2%	¥1,048 12.3%	¥1,074 2.5%
ACS 債権管理回収株式会社(サービサー) ACS Credit Management Co., Ltd. (Collection servicer) (前期比/YOY) (%)	665 24.2%	816 22.7%	978 19.8%	1,270 29.9%

主な海外連結子会社 Major Overseas Subsidiaries

		2003/2	2004/2	2005/2	2006/2
		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\$ (前期比/YOY) (%)	965 4.7%	847 △12.3%	851 0.5%	880 3.4%
	百万円 Millions of Yen	¥15,316	¥12,461	¥11,762	¥12,670
	為替レート Avg. exchange rate	1HK\$ = ¥15.86	1HK\$ = ¥14.71	1HK\$ = ¥13.81	1HK\$ = ¥14.39
AEON Thana Sinsap (Thailand) Plc. (タイ Thailand)	百万タイバツ Millions of Baht (前期比/YOY) (%)	3,596 63.7%	4,053 12.7%	4,930 21.7%	6,453 30.9%
	百万円 Millions of Yen	¥10,392	¥11,308	¥13,264	¥17,940
	為替レート Avg. exchange rate	1Baht = ¥2.89	1Baht = ¥2.79	1Baht = ¥2.69	1Baht = ¥2.78
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 (前期比/YOY) (%)	32 13.8%	34 6.9%	51 47.0%	82 62.2%
	百万円 Millions of Yen	¥1,042	¥1,047	¥1,447	¥2,451
	為替レート Avg. exchange rate	1RM = ¥32.56	1RM = ¥30.13	1RM = ¥28.32	1RM = ¥29.57
AEON Credit Service (Taiwan) Co., Ltd. (台湾 Taiwan)	百万台湾ドル Millions of NT\$ (前期比/YOY) (%)	42 38.5%	41 △1.1%	39 △4.6%	40 1.6%
	百万円 Millions of Yen	¥150	¥139	¥129	¥140
	為替レート Avg. exchange rate	1NT\$ = ¥3.58	1NT\$ = ¥3.34	1NT\$ = ¥3.25	1NT\$ = ¥3.48
AEON Information Service (Shenzhen) Co., Ltd. (中国 深圳 Shenzhen)	百万人民元 Millions of RMB (前期比/YOY) (%)	— —	10 21.9%	12 16.4%	14 11.8%
	百万円 Millions of Yen	—	¥150	¥164	¥194
	為替レート Avg. exchange rate	—	1RMB = ¥13.78	1RMB = ¥12.95	1RMB = ¥13.69

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥755,242 24.9%	52.8%	¥928,364 22.9%	56.7%	¥1,117,933 20.4%	59.3%	¥1,348,860 20.7%	61.8%
個品あつせん Hire purchase (前期比/YOY) (%)	50,203 28.4%	3.5%	45,579 △9.2%	2.8%	53,444 17.3%	2.8%	45,023 △15.8%	2.1%
融資計 Total loans (前期比/YOY) (%)	381,980 11.6%	26.7%	445,605 16.7%	27.2%	512,167 14.9%	27.2%	609,944 19.1%	27.9%
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%	531,348 13.6%	24.3%
その他融資 Other loans (前期比/YOY) (%)	— —	—	33,606 —	2.1%	44,491 32.4%	2.4%	78,595 76.7%	3.6%
融資代行 Service fees (前期比/YOY) (%)	239,159 △0.0%	16.7%	213,104 △10.9%	13.0%	194,052 △8.9%	10.3%	174,036 △10.3%	8.0%
その他 Other (前期比/YOY) (%)	4,517 △7.6%	0.3%	5,956 31.9%	0.3%	7,312 22.8%	0.4%	5,195 △29.0%	0.2%
取扱高合計 Total trading volume (前期比/YOY) (%)	1,431,103 16.3%	100.0%	1,638,610 14.5%	100.0%	1,884,909 15.0%	100.0%	2,183,060 15.8%	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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥18,405 27.9%	18.1%	¥21,005 14.1%	19.2%	¥25,559 21.7%	20.8%	¥31,701 24.0%	21.9%
個品あつせん Hire purchase (前期比/YOY) (%)	6,662 38.8%	6.6%	6,422 △3.6%	5.9%	6,063 △5.6%	4.9%	7,634 25.9%	5.3%
融資計 Total loans (前期比/YOY) (%)	66,677 12.1%	65.6%	72,958 9.4%	66.7%	83,967 15.1%	68.4%	98,640 17.5%	68.1%
カードキャッシング Cash advances (前期比/YOY) (%)	61,747 11.0%	60.7%	66,548 7.8%	60.8%	75,337 13.2%	61.3%	86,444 14.7%	59.7%
その他融資 Other loans (前期比/YOY) (%)	4,930 27.9%	4.9%	6,409 30.0%	5.9%	8,630 34.6%	7.0%	12,195 41.3%	8.4%
融資代行 Service fees (前期比/YOY) (%)	3,526 0.3%	3.5%	3,128 △11.3%	2.9%	2,734 △12.6%	2.2%	2,374 △13.2%	1.6%
その他 Other (前期比/YOY) (%)	6,115 68.1%	6.0%	5,843 △4.4%	5.3%	4,477 △23.4%	3.6%	4,359 △2.6%	3.1%
金融収益 Financial income (前期比/YOY) (%)	153 △5.0%	0.2%	30 △80.2%	0.0%	7 △74.0%	0.0%	39 403.6%	0.0%
営業収益合計 Total operating revenue (前期比/YOY) (%)	101,540 18.1%	100.0%	109,389 7.7%	100.0%	122,810 12.3%	100.0%	144,751 17.9%	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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥135,145 28.1%	29,659	¥117,803 △12.8%	△17,341	¥158,008 34.1%	40,204	¥197,092 24.7%	39,083
カードショッピング Credit card shopping (前期比/YOY) (%)	108,101 32.6%	26,577	97,970 △9.4%	△10,130	130,634 33.3%	32,663	172,072 31.7%	41,437
個品あっせん Hire purchase (前期比/YOY) (%)	27,043 12.9%	3,081	19,832 △26.7%	△7,211	27,373 38.0%	7,540	25,019 △8.6%	△2,353
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	266,312 7.9%	19,557	304,293 14.3%	37,980	355,041 16.7%	50,748	439,365 23.8%	84,324
カードキャッシング Cash advances (前期比/YOY) (%)	243,119 7.5%	16,960	273,706 12.6%	30,587	311,782 13.9%	38,075	369,507 18.5%	57,724
その他融資 Other loans (前期比/YOY) (%)	23,193 12.6%	2,597	30,586 31.9%	7,392	43,259 41.4%	12,672	69,858 61.5%	26,599
営業債権合計 Total finance receivables (前期比/YOY) (%)	401,458 14.0%	49,217	422,096 5.1%	20,638	513,049 21.5%	90,952	636,458 24.1%	123,408

※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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥16,281	¥61,236	¥51,792	¥60,930
カードショッピング Credit card shopping	16,281	57,134	47,716	56,452
個品あっせん Hire purchase		4,062	4,076	4,477
営業貸付金 Loans receivable	6,267	17,915	20,516	20,380
カードキャッシング Cash advances	6,267	17,915	20,516	20,380
債権流動化実施額計 Total securitized receivables	22,549	79,151	72,309	81,310

※当期は、カードショッピング債権を 52,133 百万円、カードキャッシング債権を 4,752 百万円流動化しております。

During the year ended February 20,2006,¥52,133million of credit card shopping receivables, and ¥4,752million 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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥151,427 26.4%	31,597	¥179,039 18.2%	27,612	¥209,801 17.2%	30,761	¥258,022 23.0%	48,221
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	272,579 10.5%	25,823	322,208 18.2%	49,628	375,557 16.6%	53,349	459,746 22.4%	84,188
営業債権合計 Total finance receivables including securitized receivables (前期比/YOY) (%)	424,007 15.7%	57,420	501,247 18.2%	77,240	585,359 16.8%	84,111	717,768 22.6%	132,409

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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	¥67,965	100.0%	¥72,713	100.0%	¥81,790	100.0%	¥96,710	100.0%
(前期比/YOY) (%)	22.5%		7.0%		12.5%		18.2%	
広告宣伝費 Advertising and promotion	5,350	7.9%	6,445	8.9%	7,806	9.5%	11,469	11.9%
(前期比/YOY) (%)	6.8%		20.5%		21.1%		46.9%	
貸倒関連費 Allowance for credit losses	20,535	30.2%	23,458	32.3%	26,623	32.6%	30,103	31.1%
(前期比/YOY) (%)	55.2%		14.2%		13.5%		13.0%	
人件費 Salaries and fringe benefits	12,677	18.7%	12,565	17.3%	13,773	16.8%	15,977	16.5%
(前期比/YOY) (%)	10.4%		△0.9%		9.6%		16.0%	
管理費 Administrative expenses	17,399	25.5%	18,552	25.5%	21,505	26.3%	24,652	25.5%
(前期比/YOY) (%)	16.9%		7.0%		15.9%		14.6%	
設備費 Equipment expenses	9,650	14.2%	9,399	12.9%	9,979	12.2%	11,682	12.1%
(前期比/YOY) (%)	13.9%		△2.6%		6.2%		17.1%	
一般費 General expenses	2,411	3.5%	2,291	3.1%	2,102	2.6%	2,824	2.9%
(前期比/YOY) (%)	△1.5%		△4.9%		△8.3%		34.3%	
金融費用 Financial expenses	¥6,893	—	¥6,173	—	¥6,050	—	¥7,809	—
(前期比/YOY) (%)	3.1%		△10.4%		△2.0%		29.1%	
支払利息 Interest paid	6,765	—	6,051	—	5,877	—	7,442	—
(前期比/YOY) (%)	2.8%		△10.6%		△2.9%		26.6%	
その他 Other	128	—	122	—	173	—	367	—
(前期比/YOY) (%)	20.8%		△4.7%		△41.8%		112.5%	
営業費用合計 Total operating expenses	74,859	—	78,886	—	87,840	—	104,519	—
(前期比/YOY) (%)	20.4%		5.4%		11.4%		19.0%	

期中平均調達コスト Average funding cost	2003/2	2004/2	2005/2	2006/2
日本 Japan	1.28%	1.10%	0.93%	0.88%
香港 Hong Kong	6.10%	4.94%	3.60%	4.56%
タイ Thailand	4.39%	3.93%	3.78%	4.28%
マレーシア Malaysia	4.45%	4.39%	4.45%	4.68%
台湾 Taiwan	2.65%	1.75%	1.75%	2.02%

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥22,471 △26.2%	△7,976	¥21,892 △2.6%	△579	¥18,589 △15.1%	△3,302	¥28,238 51.9%	9,649
コマーシャルペーパー Commercial paper (前期比/YOY) (%)	26,000 △10.3%	△3,000	8,000 △69.2%	△18,000	—	△8,000	7,000 —	7,000
社債 Corporate bonds (前期比/YOY) (%)	42,770 71.1%	17,770	52,740 23.3%	9,970	62,750 19.0%	10,010	93,986 56.6%	33,986
(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) (%)	200,419 13.0%	23,024	203,552 1.6%	3,133	284,443 39.7%	80,891	324,144 13.9%	39,700
(内1年以内返済予定) (Paid off within a year) (前期比/YOY) (%)	(47,219) 93.8%	(22,857)	(33,460) △29.1%	(△13,759)	(51,637) 54.3%	(18,177)	(46,382) △10.2%	(△5,254)
有利子負債計 Total interest-bearing debt (前期比/YOY) (%)	291,661 11.4%	29,816	286,184 △1.9%	△5,477	365,783 27.8%	79,598	453,369 23.9%	87,585

債権流動化 Asset-backed securities & asset-backed commercial paper (ABS & ABCP) (前期比/YOY) (%)	22,549 57.2%	8,205	75,675 235.6%	53,126	72,309 △4.4%	△3,366	77,310 6.9%	5,001
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1年以上長期借入比率 LTB/Total borrowings	68.5%	68.8%	74.5%	75.2%
直接調達比率 Direct financing ratio	32.7%	40.3%	33.7%	37.5%

※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, %)

	2003/2	2004/2	2005/2	2006/2
	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) (%)	¥9,095 26.7%	¥12,203 34.2%	¥14,467 18.6%	¥20,349 40.7%
②貸倒関連費 Allowance for possible credit losses (前期比/YOY) (%)	20,535 55.2%	23,458 14.2%	26,623 13.5%	30,103 13.1%
③貸倒償却総額 Written-off amount (前期比/YOY) (%)	17,427 54.0%	21,194 21.6%	20,741 △2.1	22,581 8.8%
期末貸倒引当金 Balance, end of year ①+②-③ (前期比/YOY) (%)	12,203 34.2%	14,467 18.6%	20,349 40.7%	27,870 37.0%

期末貸倒引当金／営業債権残高比 Year-end balance/Total finance receivables	3.04%	3.43%	3.97%	4.38%
流動化債権を含んだ場合 If including ABS & ABCP	2.88%	2.89%	3.48%	3.88%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	4.34%	5.02%	4.04%	3.55%
流動化債権を含んだ場合 If including ABS & ABCP	4.11%	4.23%	3.54%	3.15%

※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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/YOY) (%)	¥1,290,915 16.5%	¥1,487,899 15.3%	¥1,695,840 14.0%	¥1,949,631 15.0%
営業収益 Operating revenue (前期比/YOY) (%)	73,789 16.3%	83,090 12.6%	94,682 14.0%	109,736 15.9%
営業利益 Operating income (前期比/YOY) (%)	22,696 20.1%	25,533 12.5%	28,582 11.9%	32,001 12.0%
経常利益 Ordinary income (前期比/YOY) (%)	23,261 22.4%	26,141 12.4%	29,249 11.9%	32,728 11.9%
当期純利益 Net income (前期比/YOY) (%)	13,269 28.9%	14,870 12.1%	16,904 13.7%	19,056 12.7%

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, %)

	2003/2	2004/2	2005/2	2006/2
株主資本利益率 ※1 Return on equity (ROE)	18.0%	17.3%	17.0%	16.6%
総資本当期純利益率 ※2 Return on assets (ROA)	4.0%	4.0%	4.0%	3.8%
株主資本比率 Shareholders' equity ratio	22.4%	24.2%	23.2%	22.7%
1株当たり当期純利益 Net income per share (EPS)	¥278.98	¥283.39	¥322.25	¥363.24
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,667.13	¥1,762.92	¥2,031.89	¥2,360.82

※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
Feb. 21, 2006	1:3.0

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)	24.8%
2007/2 (Planned)	26.2%

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥726,537 25.2%	56.3%	¥895,868 23.3%	60.2%	¥1,075,473 20.0%	63.4%	¥1,294,645 20.4%	66.4%
融資計 Total loans (前期比/YOY) (%)	324,694 13.0%	25.2%	378,509 16.6%	25.5%	426,001 12.5%	25.1%	480,698 12.8%	24.7%
カードキャッシング Cash advances (前期比/YOY) (%)	318,554 12.8%	24.7%	371,150 16.5%	25.5%	415,294 11.9%	24.5%	466,978 12.4%	24.0%
その他融資 Other loans (前期比/YOY) (%)	6,140 23.2%	0.5%	7,359 19.8%	0.5%	10,707 45.5%	0.6%	13,720 28.1%	0.7%
融資代行 Service fees (前期比/YOY) (%)	239,159 △0.0%	18.5%	213,104 △10.9%	14.3%	194,052 △8.9%	11.4%	174,036 △10.3%	8.9%
個品あつせん Hire purchase (前期比/YOY) (%)	481 △55.0%	0.0%	377 △21.6%	0.0%	275 △27.0%	0.0%	215 △21.6%	0.0%
その他 Other (前期比/YOY) (%)	42 △8.7%	0.0%	39 △7.1%	0.0%	37 △4.6%	0.0%	35 △7.1%	0.0%
取扱高合計 Total trading volume (前期比/YOY) (%)	1,290,915 16.5%	100.0%	1,487,899 15.3%	100.0%	1,695,840 14.0%	100.0%	1,949,631 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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥15,713 29.8%	21.3%	¥18,107 15.2%	21.8%	¥22,256 22.9%	23.5%	¥27,397 23.1%	25.0%
加盟店収益 Revenue from affiliated merchants (前期比/YOY) (%)	13,544 29.8%	18.4%	15,390 13.6%	18.5%	18,449 19.9%	19.5%	22,066 19.6%	20.1%
リボ・分割払収益 Revenue from revolving credit (前期比/YOY) (%)	2,102 25.8%	2.8%	2,614 24.3%	3.1%	3,671 40.5%	3.9%	5,134 39.8%	4.7%
その他収益 Other revenue (前期比/YOY) (%)	66 4,925.4%	0.1%	102 54.8%	0.1%	135 31.6%	0.1%	195 45.1%	0.2%
融資計 Total loans (前期比/YOY) (%)	51,902 14.4%	70.3%	58,061 11.9%	69.9%	67,108 15.6%	70.9%	78,119 16.4%	71.2%
カードキャッシング Cash advances (前期比/YOY) (%)	50,454 14.8%	68.4%	56,374 11.7%	67.8%	65,138 15.5%	68.8%	75,487 15.9%	68.8%
その他融資 Other loans (前期比/YOY) (%)	1,448 1.7%	1.9%	1,686 16.4%	2.1%	1,970 16.8%	2.1%	2,632 33.6%	2.4%
融資代行 Service fees (前期比/YOY) (%)	3,535 0.2%	4.8%	3,137 △11.2%	3.8%	2,745 △12.5%	2.9%	2,386 △13.1%	2.2%
個品あつせん Hire purchase (前期比/YOY) (%)	67 △36.8%	0.1%	26 △60.5%	0.0%	19 △25.6%	0.0%	18 △8.9%	0.0%
その他 Other (前期比/YOY) (%)	2,568 11.9%	3.5%	3,756 46.3%	4.5%	2,550 △32.1%	2.7%	1,813 △28.9%	1.6%
金融収益 Financial income (前期比/YOY) (%)	2 △71.4%	0.0%	0 △79.3%	0.0%	0 113.5%	0.0%	0 △23.4%	0.0%
営業収益合計 Total operating revenue (前期比/YOY) (%)	73,789 16.3%	100.0%	83,090 12.6%	100.0%	94,682 14.0%	100.0%	109,736 15.9%	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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥96,789 39.4%	27,367	¥84,882 △12.3%	△11,907	¥117,145 38.0%	32,263	¥148,821 27.0%	31,675
カードショッピング Credit card shopping (前期比/YOY) (%)	96,425 40.0%	27,564	84,667 △12.2%	△11,758	116,975 38.2%	32,308	148,688 27.1%	31,712
内リボ・分割払い残高 Revolving payment card shopping (前期比/YOY) (%)	22,936 23.0%	4,289	29,503 28.6%	6,567	41,285 39.9%	11,782	58,344 41.3%	17,059
個品あっせん Hire purchase (前期比/YOY) (%)	363 △35.3%	△198	215 △40.8%	△148	169 △21.1%	△45	132 △22.1%	△37
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	225,527 9.7%	25,184	257,164 14.0%	31,637	298,064 15.9%	40,899	349,904 17.4%	51,840
カードキャッシング Cash advances (前期比/YOY) (%)	214,760 12.9%	24,538	244,942 14.1%	30,182	282,501 15.3%	37,558	330,702 17.1%	48,201
その他融資 Other loans (前期比/YOY) (%)	10,767 6.4%	646	12,222 13.5%	1,455	15,563 27.3%	3,341	19,202 23.4%	3,638
営業債権合計 Total finance receivables (前期比/YOY) (%)	322,316 17.2%	52,551	342,046 6.1%	19,730	415,210 21.4%	73,163	498,725 20.1%	83,515

※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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥13,399	¥53,450	¥41,304	¥50,000
一回払い Single-payment credit	—	43,450	41,304	50,000
リボ払い Revolving payment credit	10,000	10,000	—	—
ボーナス払い Twice-yearly payment credit	3,399	—	—	—
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	13,399	63,450	51,304	60,000

※当期は、カードショッピング債権を 50,000 百万円流動化しております。

During the year ended February 20,2006,¥50,000million 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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥110,089 31.4%	26,322	¥138,332 25.7%	28,243	¥158,450 14.5%	20,117	¥198,821 25.5%	40,371
営業貸付金合計 Total loans receivable (前期比/YOY) (%)	225,527 12.6%	25,184	267,164 18.5%	41,637	308,064 15.3%	40,899	359,904 16.8%	51,840
営業債権合計 Total finance receivables including securitized receivables (前期比/YOY) (%)	335,616 18.1%	51,506	405,496 20.8%	69,880	466,514 15.0%	61,017	558,725 19.8%	92,211

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥48,001 15.5%	100.0%	¥54,536 13.6%	100.0%	¥62,923 15.4%	100.0%	¥73,926 17.5%	100.0%
広告宣伝費 Advertising and promotion (前期比/YOY) (%)	¥4,651 9.9%	9.7%	¥5,718 22.9%	10.5%	¥6,864 20.0%	10.9%	¥10,324 50.4%	14.0%
貸倒関連費 Allowance for credit losses (前期比/YOY) (%)	10,889 27.9%	22.7%	15,070 38.4%	27.6%	18,660 23.8%	29.7%	19,930 6.8%	26.9%
人件費 Salaries and fringe benefits (前期比/YOY) (%)	9,407 11.8%	19.6%	9,272 △1.4%	17.0%	10,118 9.1%	16.1%	11,654 15.2%	15.8%
管理費 Administrative expenses (前期比/YOY) (%)	15,118 13.1%	31.5%	16,573 9.6%	30.4%	19,423 17.2%	30.9%	22,401 15.3%	30.3%
設備費 Equipment expenses (前期比/YOY) (%)	6,115 15.5%	12.7%	6,056 △1.0%	11.1%	6,254 3.3%	9.9%	7,542 20.6%	10.2%
一般費 General expenses (前期比/YOY) (%)	1,819 3.4%	3.8%	1,847 1.5%	3.4%	1,603 △13.2%	2.5%	2,073 29.3%	2.8%
金融費用 Financial expenses (前期比/YOY) (%)	3,091 4.8%	—	3,021 △2.3%	—	3,176 5.1%	—	3,809 19.9%	—
支払利息 Interest paid (前期比/YOY) (%)	¥2,977 4.8%	—	¥2,908 △2.3%	—	¥3,084 6.1%	—	¥3,605 16.9%	—
その他 Other (前期比/YOY) (%)	113 6.6%	—	113 0%	—	91 △18.8%	—	203 121.6%	—
営業費用合計 Total operating expenses (前期比/YOY) (%)	51,092 14.7%	—	57,557 12.7%	—	66,100 14.8%	—	77,735 17.6%	—
期中平均調達コスト Average funding cost	1.28%	—	1.10%	—	0.93%	—	0.88%	—

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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) (%)	¥5,316 △2.6%	△143	¥5,860 10.2%	544	¥2,502 △57.3%	△3,357	¥1,300 △48.1%	△1,202
コマーシャルペーパー Commercial paper (前期比/YOY) (%)	26,000 △10.3%	△3,000	8,000 △69.2%	△18,000	— —	△8,000	7,000 —	7,000
社債 Corporate bonds (前期比/YOY) (%)	40,000 60.0%	15,000	50,000 25.0%	10,000	60,000 20.0%	10,000	90,000 50.0%	30,000
長期借入金 Long-term borrowings (LTB) (前期比/YOY) (%)	156,700 14.4%	19,770	162,200 3.5%	5,500	230,500 42.1%	68,300	251,700 9.1%	21,200
(内1年以内返済予定) (Paid off within a year) (前期比/YOY) (%)	(35,500) 68.8%	(14,470)	(17,700) 50.1%	(△17,800)	(41,200) 132.8%	(23,500)	(38,300) △7.0%	(△2,900)
有利子負債計 Total interest-bearing debt (前期比/YOY) (%)	228,016 16.1%	31,627	226,060 △0.9%	△1,956	293,002 29.6%	66,942	350,000 19.4%	56,998

債権流動化 ABS & ABCP (前期比/YOY) (%)	13,399 △6.6%	△945	59,974 347.6%	46,575	48,000 △20.0%	△11,974	56,000 16.6%	8,000
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1年以上長期借入比率 ※ LTB/Total borrowings	70.9%	71.5%	76.0%	77.2%
直接調達比率 ※ Direct financing ratio	32.9%	41.2%	32.0%	37.7%

※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

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, %)

	2003/2	2004/2	2005/2	2006/2
	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) (%)	¥6,318 14.5%	¥7,500 18.7%	¥10,584 41.1%	¥16,211 53.2%
②貸倒関連費 Allowance for possible credit losses (前期比/YOY) (%)	10,889 27.9%	15,070 38.4%	18,660 23.8%	19,930 6.8%
③貸倒償却総額 Written-off amount (前期比/YOY) (%)	9,707 25.8%	11,986 23.5%	13,033 8.7%	13,502 3.6%
期末貸倒引当金 Balance, end of year ①+②-③ (前期比/YOY) (%)	7,500 18.7%	10,584 41.1%	16,211 53.2%	22,639 39.7%

期末貸倒引当金／営業債権残高比 Year-end balance/Total finance receivables	2.33%	3.09%	3.90%	4.54%
流動化債権を含んだ場合 If including ABS & ABCP	2.23%	2.61%	3.47%	4.05%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	3.01%	3.50%	3.14%	2.71%
流動化債権を含んだ場合 If including ABS & ABCP	2.89%	2.96%	2.79%	2.42%

2007 年 2 月期の業績予測

Estimated Results for the Year Ending February 20, 2007

(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	¥2,480,000	¥2,200,000
(前期比/YOY) (%)	13.6%	12.8%
カードショッピング Credit card shopping	—	1,520,000
(前期比/YOY) (%)	—	17.4%
カードキャッシング Cash advances	—	505,000
(前期比/YOY) (%)	—	8.1%
その他 Other	—	175,000
(前期比/YOY) (%)	—	△6.9%
営業収益合計 Total Operating revenue	162,000	123,000
(前期比/YOY) (%)	12.0%	12.1%
カードショッピング Credit card shopping	—	33,200
(前期比/YOY) (%)	—	21.2%
カードキャッシング Cash advances	—	82,700
(前期比/YOY) (%)	—	9.6%
その他 Other	—	7,100
(前期比/YOY) (%)	—	△3.5%
営業費用合計 Total Operating expenses	117,500	87,700
(前期比/YOY) (%)	12.5%	12.8%
販売費及び一般管理費 Selling, general and administrative expenses	—	82,900
(前期比/YOY) (%)	—	12.1%
金融費用 Financial expenses	—	4,800
(前期比/YOY) (%)	—	26.0%
営業利益 Operating income	44,500	35,300
(前期比/YOY) (%)	10.6%	10.3%
経常利益 Ordinary income	44,500	36,200
(前期比/YOY) (%)	10.7%	10.6%
当期純利益 Net income	23,800	21,000
(前期比/YOY) (%)	11.7%	10.2%

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, %)

	2003/2		2004/2		2005/2		2006/2	
	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	1,130.0	150.0	1,210.0	80.0	1,290.0	80.0	1,370.0	80.0
香港 Hong Kong	75.2	△4.8	70.4	△4.8	79.1	8.7	87.6	8.5
タイ Thailand	80.1	24.8	113.2	33.1	132.1	18.9	139.8	7.6
台湾 Taiwan	—	—	3.2	3.2	6.0	2.8	10.1	4.0
マレーシア Malaysia	—	—	—	—	—	—	3.0	3.0
合計 Total	1,285.3	170.0	1,396.8	111.5	1,507.2	110.4	1,610.5	100.1

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)

	2003/2		2004/2		2005/2		2006/2	
	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	1,495	94	1,518	23	1,551	33	1,467	△84
香港 Hong Kong	271	7	269	△2	272	3	300	28
タイ Thailand	186	66	235	49	265	30	312	47
合計 Total	1,952	167	2,022	70	2,088	66	2,079	△9

従業員数の推移 Number of Employees

2月20日現在 At February 20

(単位: 人/Man)

	2003/2		2004/2		2005/2		2006/2	
	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	2,545	474	2,814	269	3,159	345	3,652	493
平均臨時雇用者数 Number of average part-timers	2,897	△292	3,340	443	3,650	310	4,495	845

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, %)

	2003/2		2004/2		2005/2		2006/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
有効会員数 ※1 Total cardholders	1,130	150	1,210	80	1,290	80	1,370	80
稼働会員数 ※2 Active cardholders	575	85	640	65	717	77	766	49
年間稼働率 ※3 (%) Card-use rate (%)	54.5%	—	54.7%	—	57.4%	—	57.6%	—

※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

2006年2月20日現在 At February 20, 2006

(単位: %)

	男女別構成比 Cardholders by Gender
男性 Male	26.5
女性 Female	73.5

— 年齢別構成比 Cardholders by Age

2006年2月20日現在 At February 20, 2006

(単位: %)

	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	7.0	6.4	7.2
30—39	24.0	20.9	25.1
40—49	26.2	25.8	26.4
50—59	22.5	21.7	22.8
60 and over	20.3	25.3	18.5
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)

	2003/2		2004/2		2005/2		2006/2	
	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	255	7	287	31	304	17	318	14

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)

	2003/2		2004/2		2005/2		2006/2	
	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	1,495	94	1,518	23	1,551	33	1,467	△84
提携 CD・ATM Others ※	130,000	8,000	131,000	1,000	131,000	0	145,000	14,000

※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

※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)

	2003/2		2004/2		2005/2		2006/2	
	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	359,000	39,000	405,000	46,000	※478,000	73,000	※538,000	60,000

※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 305,000 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)

	2003/2		2004/2		2005/2		2006/2	
	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	706	88	716	10	751	35	801	50
平均臨時雇用者数 Number of average part-timers	1,476	△117	1,801	325	2,319	518	2,351	32

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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY) (%)	¥423,104 12.3%	¥446,820 5.6%	¥539,219 20.7%	¥659,093 22.2%
固定資産 Non-current assets (前期比/YOY) (%)	18,301 6.8%	18,898 3.3%	22,874 21.0%	30,263 32.3%
資産合計 Total assets (前期比/YOY) (%)	¥441,405 12.0%	¥465,719 5.5%	¥562,094 20.7%	¥689,356 22.6%
流動負債 Current liabilities (前期比/YOY) (%)	¥146,284 15.5%	¥128,936 △11.9%	¥138,035 7.0%	¥157,931 14.4%
固定負債 Non-current liabilities (前期比/YOY) (%)	197,105 9.8%	224,900 14.1%	294,711 31.0%	377,539 28.1%
負債合計 Total liabilities (前期比/YOY) (%)	¥343,390 12.2%	¥353,836 3.0%	¥432,746 22.3%	¥535,471 23.7%
少数株主持分 Minority interests (前期比/YOY) (%)	9,733 △6.5%	10,188 4.7%	11,867 16.5%	15,193 28.0%
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%	17,049 0.0%	17,051 0.0%
利益剰余金 Retained earnings (前期比/YOY) (%)	54,075 26.5%	67,463 24.8%	82,692 22.6%	99,975 20.9%
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) (%)	1,701 75.9%	2,709 59.3%	3,414 26.0%	5,679 66.3%
為替換算調整勘定 Foreign currency translation (前期比/YOY) (%)	6 △99.5%	△936 —	△1,066 13.9%	607 —
自己株式 Treasury stock (前期比/YOY) (%)	△15 148.0%	△55 252.8%	△76 37.2%	△88 16.6%
資本合計 Total stockholders' equity (前期比/YOY) (%)	88,281 13.9%	101,694 15.2%	117,480 15.5%	138,691 18.1%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity (前期比/YOY) (%)	¥441,405 12.2%	¥465,719 5.5%	¥562,094 20.7%	¥689,356 22.6%

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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenue (前期比/YOY) (%)	¥101,540 18.1%	¥109,389 7.7%	¥122,810 12.3%	¥144,751 17.9%
総合あっせん収益 Credit card shopping (前期比/YOY) (%)	18,405 27.9%	21,005 14.1%	25,559 21.7%	31,701 24.0%
個品あっせん収益 Hire purchase (前期比/YOY) (%)	6,662 38.8%	6,422 △3.6%	6,063 △5.6	7,634 25.9
融資収益 Income from direct cash loans (前期比/YOY) (%)	66,678 12.1%	72,958 9.4%	83,967 15.1%	98,640 17.5%
融資代行収益 Income from service fees (前期比/YOY) (%)	3,526 0.3%	3,128 12.7%	2,734 △12.6%	2,374 △13.2%
その他の収益 Other income (前期比/YOY) (%)	6,114 68.1%	5,843 △4.4%	4,477 △23.4%	4,359 △2.6%
金融収益 Financial income (前期比/YOY) (%)	153 △5.0%	30 △80.4%	7 △74.0%	39 403.6%
営業費用 Operating expenses (前期比/YOY) (%)	74,859 20.4%	78,886 5.4%	87,840 11.4%	104,519 19.0%
販売費及び一般管理費 Selling, general and administrative expenses (前期比/YOY) (%)	67,965 22.5%	72,713 7.0%	81,790 12.5%	96,710 18.2%
金融費用 Financial expenses (前期比/YOY) (%)	6,893 3.1%	6,173 △10.5%	6,050 △2.0%	7,809 29.1%
支払利息 Interest paid (前期比/YOY) (%)	6,765 2.8%	6,051 △10.6%	5,877 △2.9%	7,442 26.6%
その他 Other (前期比/YOY) (%)	128 20.8%	122 △4.7%	173 41.8%	367 112.5%
営業利益 Operating income (前期比/YOY) (%)	26,681 11.9%	30,502 14.3%	34,969 14.6%	40,231 15.0%
営業外収益 Non-operating income (前期比/YOY) (%)	105 △84.2%	153 45.7%	258 68.6%	243 △5.7%
営業外費用 Non-operating expenses (前期比/YOY) (%)	350 △46.3%	118 △66.3%	144 22.2%	304 111.1%
経常利益 Ordinary income (前期比/YOY) (%)	26,436 10.9%	30,537 15.5%	35,084 14.9%	40,170 14.5%
特別利益 Extraordinary income (前期比/YOY) (%)	519 —	108 △79.2%	— —	604 —
特別損失 Extraordinary losses (前期比/YOY) (%)	890 27.9%	354 △60.2%	217 △38.7%	2,119 875.8%
税引前当期純利益 Income before income taxes and other (前期比/YOY) (%)	26,065 12.6%	30,292 16.2%	34,866 15.1%	38,655 10.9%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前期比/YOY) (%)	11,415 31.8%	13,349 16.9%	15,649 17.2%	19,585 25.2%
法人税等調整額 Adjustment for corporate taxes and other (前期比/YOY) (%)	△473 —	△1,083 129.0%	△1,848 70.7%	△4,928 166.6%
少数株主利益 Minority interest income (前期比/YOY) (%)	1,138 △33.7%	1,846 62.2%	2,382 29.0%	2,735 14.8%
当期純利益 Net income (前期比/YOY) (%)	¥13,984 14.5%	¥16,179 15.7%	¥18,683 15.5%	¥21,262 13.8%

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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY) (%)	¥336,523 16.8%	¥361,559 7.4%	¥436,767 20.8%	¥515,200 18.0%
固定資産 Non-current assets (前期比/YOY) (%)	17,992 13.7%	18,904 5.1%	22,030 16.5%	29,092 32.1%
資産合計 Total assets (前期比/YOY) (%)	¥354,516 16.7%	¥380,463 7.3%	¥458,797 20.6%	¥544,293 18.6%
流動負債 Current liabilities (前期比/YOY) (%)	¥113,403 20.3%	¥92,622 △18.3%	¥101,641 9.7%	¥114,530 12.7%
固定負債 Non-current liabilities (前期比/YOY) (%)	161,818 14.2%	195,579 20.9%	250,827 28.2%	306,223 22.1%
負債合計 Total liabilities (前期比/YOY) (%)	¥275,222 16.7%	¥288,201 4.7%	¥352,469 22.3%	¥420,754 19.4%
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%	17,049 0.0%	17,051 0.0%
利益剰余金 Retained earnings (前期比/YOY) (%)	45,087 30.8%	57,170 26.8%	70,628 23.5%	85,713 21.4%
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) (%)	1,708 73.0%	2,633 54.2%	3,259 23.8%	5,396 65.5%
自己株式 Treasury stock (前期比/YOY) (%)	△15 150.0%	△55 266.7%	△76 37.2%	△88 16.6%
資本合計 Total stockholders' equity (前期比/YOY) (%)	79,293 16.6%	92,261 16.4%	106,328 15.2%	123,539 16.2%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity (前期比/YOY) (%)	¥354,516 16.7%	¥380,463 7.3%	¥458,797 20.6%	¥544,293 18.6%

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, %)

	2003/2	2004/2	2005/2	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenue (前期比/VOY) (%)	¥73,789 16.3%	¥83,090 12.6%	¥94,682 14.0%	¥109,736 15.9%
総合あっせん収益 Credit card shopping (前期比/VOY) (%)	15,713 29.8%	18,107 15.2%	22,256 22.9%	27,397 23.1%
個品あっせん収益 Hire purchase (前期比/VOY) (%)	67 △36.8%	26 △61.2%	19 △25.6%	18 △ 8.9%
融資収益 Income from direct cash loans (前期比/VOY) (%)	51,902 14.4%	58,061 11.9%	67,108 15.6%	78,119 16.4%
融資代行収益 Income from service fees (前期比/VOY) (%)	3,535 0.2%	3,137 △11.3%	2,745 △12.5%	2,386 △13.1%
その他の収益 Other income (前期比/VOY) (%)	2,568 12.0%	3,756 46.3%	2,550 △32.1%	1,813 △28.9%
金融収益 Financial income (前期比/VOY) (%)	2 △71.4%	0 0	0 0	0 0
受取利息 Interest received (前期比/VOY) (%)	2 △71.4%	0 0	0 0	0 0
営業費用 Operating expenses (前期比/VOY) (%)	51,092 14.7%	57,557 12.7%	66,100 14.8%	77,735 17.6%
販売費及び一般管理費 Selling, general and administrative expenses (前期比/VOY) (%)	48,001 15.5%	54,536 13.6%	62,923 15.4%	73,926 17.5%
金融費用 Financial expenses (前期比/VOY) (%)	3,091 4.8%	3,021 △2.3%	3,176 5.1%	3,809 19.9%
支払利息 Interest paid (前期比/VOY) (%)	2,977 4.8%	2,908 △2.4%	3,084 6.1%	3,605 16.9%
その他 Other (前期比/VOY) (%)	113 6.6%	113 0.0%	91 △18.8%	203 121.6%
営業利益 Operating income (前期比/VOY) (%)	22,696 20.1%	25,533 12.5%	28,582 11.9%	32,001 12.0%
営業外収益 Non-operating income (前期比/VOY) (%)	656 6.0%	711 8.4%	791 11.3%	977 23.5%
営業外費用 Non-operating expenses (前期比/VOY) (%)	91 △82.5%	103 13.2%	123 19.9%	250 102.2%
経常利益 Ordinary income (前期比/VOY) (%)	23,261 22.4%	26,141 12.4%	29,249 11.9%	32,728 11.9%
特別利益 Extraordinary income (前期比/VOY) (%)	519 —	— —	— —	604 —
特別損失 Extraordinary losses (前期比/VOY) (%)	819 △2.0%	320 △60.9%	216 △32.4%	1,800 730.4%
税引前当期純利益 Income before income taxes and other (前期比/VOY) (%)	22,961 26.4%	25,820 12.5%	29,032 12.4%	31,532 8.6%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前期比/VOY) (%)	10,031 33.4%	12,253 22.2%	13,725 12.0%	17,246 25.6%
法人税等調整額 Adjustment for corporate taxes and other (前期比/VOY) (%)	△339 —	△1,304 284.7%	△1,596 22.4%	△4,770 198.8%
当期純利益 Net income (前期比/VOY) (%)	¥13,269 28.9%	¥14,870 12.1%	¥16,904 13.7%	¥19,056 12.7%