

2007年 2月期 第1四半期決算補足資料

FACT BOOK 2007

For the Year Ended February 20, 2007

First Quarter Report

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(注) Remarks:

1: 記載数値は、すべて単位未満切り捨て表示しております。

All fractions of numbers posted are rounded off to the nearest figure.

2: 前期比のパーセント表示は、増減率を表しております。

YOY (%) represents the growth ratio compared with the results in the same period of the previous year.



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(単位:百万円/Million of Yen,%)

	連結経営成績 Results (Consolidated)	前年同期比 YOY	単独経営成績 Results (Non-consolidated)	前年同期比 YOY
取扱高 Trading volume	601,135	18.5 %	531,284	17.1 %
内ショッピング Credit card shopping	365,319	21.6 %	348,123	20.6 %
内キャッシング Cash advances	158,983	21.5 %	140,048	21.4 %
営業収益 Operating Revenue	40,172	22.6 %	29,266	17.3 %
内ショッピング Credit card shopping	9,002	28.3 %	7,508	24.2 %
内キャッシング Cash advances	23,738	19.4 %	20,082	16.1 %
営業利益 Operating income	8,243	16.0 %	5,821	8.5 %
経常利益 Ordinary income	8,259	16.6 %	6,017	10.7 %
四半期純利益 Net income	3,829	3.1 %	3,580	13.3 %

< 単独カード会員関連数値 Non-consolidated cardholder information >

有効会員数(Total cardholders)

1,388万人(18万人増)
13.88 million (up:180,000)

稼働会員数(Active cardholders)

777万人(11万人増)
7.77million (up:110,000)

()は、期首からの増減
Increased/Decreased from 2006/2

国内トピックス Domestic Highlights

「コスモ・ザ・カード・オーパス」の発行開始

Launched a new card program of "COSMO THE CARD Opus".

「イオンサンデーカード」、「紀州レンジャーカード」の発行開始

Commenced issuing new cards of "AEON Sunday Card" and "Kissyu Ranger Card".

北陸電力と提携し、電気料金のカード決済を開始

Initiated a card settlement of the electricity charges in cooperation with Hokuriku Electric Power Company.

ETCカード会員の11万人の会員獲得(累計71万人)

Acquired ETC cardholders of 110,000 during the term (Total: 710,000).

海外トピックス Overseas Highlights

インドネシア

Indonesia

イオンクレジットサービス(インドネシア)の設立

Established a subsidiary of "PT. AEON Credit Service Indonesia" in Indonesia.

香港

Hong Kong

「イオンユニオンペイカード」の発行開始

Commenced issuing new cards of "AEON UnionPay Card" in Hong Kong.

タイ

Thailand

営業拠点を72ヶ所に拡大、携帯通信大手のD TAC社との新規提携カード発行

Increased the number of sales offices to 72.

Issued a new co-branded card in tie-up with D-TAC (Total Access Communication PLC), a major mobile carrier in Thailand.

マレーシア

Malaysia

クレジットカード会員数5万人に拡大

Increased the number of credit cardholders to 50,000 in Malaysia.

フィリピン

Philippine

駐在員事務所開設認可の取得

Obtained a permit for setting up a representative office in the Philippines.

連結決算報告 Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		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
カードショッピング Credit card shopping (前年同期比/YOY) (%)	¥300,413 22.2%	59.2%	¥365,319 21.6%	60.8%	¥1,348,860 20.7%	61.8%
個品あっせん Hire purchase (前年同期比/YOY) (%)	13,573 11.8%	2.7%	9,341 -31.2%	1.6%	45,023 -15.8%	2.1%
融資計 Total loans (前年同期比/YOY) (%)	144,730 16.1%	28.5%	184,258 27.3%	30.7%	609,944 19.1%	27.9%
カードキャッシング Cash advances (前年同期比/YOY) (%)	130,885 13.9%	25.8%	158,983 21.5%	26.4%	531,348 13.6%	24.3%
その他融資 Other loans (前年同期比/YOY) (%)	13,845 41.3%	2.7%	25,275 82.6%	4.2%	78,595 76.7%	3.6%
融資代行 Service fee (前年同期比/YOY) (%)	46,532 -8.3%	9.2%	39,430 -15.3%	6.6%	174,036 -10.3%	8.0%
その他 Other (前年同期比/YOY) (%)	1,914 4.7%	0.4%	2,785 45.5%	0.5%	5,195 -29.0%	0.2%
取扱高合計 Total trading volume (前年同期比/YOY) (%)	507,164 16.5%	100.0%	601,135 18.5%	100.0%	2,183,060 15.8%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		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
カードショッピング Credit card shopping (前年同期比/YOY) (%)	¥7,017 26.1%	21.4%	¥9,002 28.3%	22.4%	¥31,701 24.0%	21.9%
個品あっせん Hire purchase (前年同期比/YOY) (%)	1,845 35.8%	5.6%	1,712 -7.2%	4.3%	7,634 25.9%	5.3%
融資計 Total loans (前年同期比/YOY) (%)	22,325 13.4%	68.1%	27,614 23.7%	68.7%	98,640 17.5%	68.1%
カードキャッシング Cash advances (前年同期比/YOY) (%)	19,874 11.6%	60.6%	23,738 19.4%	59.1%	86,444 14.7%	59.7%
その他融資 Other loans (前年同期比/YOY) (%)	2,451 29.7%	7.5%	3,876 58.1%	9.6%	12,195 41.3%	8.4%
融資代行 Service fee (前年同期比/YOY) (%)	639 -12.6%	2.0%	531 -16.9%	1.3%	2,734 -13.2%	1.6%
その他 Other (前年同期比/YOY) (%)	944 -	2.9%	1,229 30.1%	3.1%	4,359 -2.6%	3.1%
金融収益 Financial income (前年同期比/YOY) (%)	0 -79.4%	0.0%	83 -	0.2%	39 403.6%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY) (%)	32,773 15.1%	100.0%	40,172 22.6%	100.0%	144,751 17.9%	100.0%

販売費及び一般管理費 Selling, General and administrative expenses

(単位: 百万円/Millions of Yen)

	2005/5	2006/5	2006/2
	実績 Results	実績 Results	実績 Results
販売費及び一般管理費 Selling, General and administrative expenses (前年同期比/YOY) (%)	¥23,889 13.9%	¥29,483 23.4%	¥96,710 18.2%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		2006/2	
	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) (%)	¥179,143 34.0%	¥45,448	¥217,357 21.3%	¥38,214	¥197,092 24.7%	¥39,083
カードショッピング Credit card shopping (前年同期比/YOY) (%)	150,683 34.4%	38,561	194,268 28.9%	43,585	172,072 31.7%	41,437
個品あっせん Hire purchase (前年同期比/YOY) (%)	28,459 31.9%	6,887	23,088 -18.9%	-5,371	25,019 -8.6%	-2,353
営業貸付金合計 Total loans receivable (前年同期比/YOY) (%)	378,530 17.5%	56,354	467,961 23.6%	89,430	439,365 23.8%	84,324
カードキャッシング Cash advances (前年同期比/YOY) (%)	332,121 15.0%	43,405	395,839 19.2%	63,718	369,507 18.5%	57,724
その他融資 Other loans (前年同期比/YOY) (%)	46,409 38.7%	12,949	72,122 55.4%	25,712	69,858 61.5%	26,599
営業債権合計 Total finance receivable (前年同期比/YOY) (%)	557,673 22.3%	101,803	685,318 22.9%	127,644	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)

	2005/5	2006/5	2006/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥53,920	¥63,240	¥60,930
カードショッピング Credit card shopping	49,918	57,420	56,452
個品あっせん Hire purchase	4,003	5,819	4,477
営業貸付金 Loans receivable	20,633	17,920	20,380
カードキャッシング Cash advances	20,633	17,920	20,380
債権流動化実施額計 Total securitized receivables	74,554	81,162	81,310

(債権流動化分を含む営業債権残高) (Finance Receivable Including Securitized Receivable)

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		2006/2	
	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) (%)	¥233,063 18.5%	¥36,437	¥280,597 20.4%	¥47,533	¥258,022 23.0%	¥48,221
営業貸付金合計 Total loans receivable (前年同期比/YOY) (%)	399,163 17.2%	58,653	485,881 21.7%	86,718	459,746 22.4%	84,188
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/YOY) (%)	632,227 17.7%	95,091	766,479 21.2%	134,251	717,768 22.6%	132,409

カード会員数の推移 Number of Cardholders

(単位: 万人/Ten Thousand)

	2005/5		2006/5		2006/2	
	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	増減 Change
日本 Japan	1,310.0	20.0	1,388.0	18.0	1,370.0	80.0
香港 Hong Kong	80.4	1.2	89.0	1.4	87.6	8.5
タイ Thailand	133.6	1.4	142.8	3.0	139.8	7.6
台湾 Taiwan	6.8	0.7	10.5	0.2	10.1	4.0
マレーシア Malaysia	-	-	5.0	2.1	3.0	3.0
合計 Total	1,530.8	33.3	1,635.3	24.7	1,610.5	100.1

単独決算報告 Non-Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		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
カードショッピング Credit card shopping (前年同期比/YOY) (%)	¥288,579 22.3%	63.6%	¥348,123 20.6%	65.5%	¥1,294,645 20.4%	66.4%
融資計 Total loans (前年同期比/YOY) (%)	118,669 13.5%	26.1%	143,680 21.1%	27.0%	480,698 12.8%	24.7%
カードキャッシング Cash advances (前年同期比/YOY) (%)	115,392 13.0%	25.4%	140,048 21.4%	26.4%	466,978 12.4%	24.0%
その他融資 Other loans (前年同期比/YOY) (%)	3,277 32.7%	0.7%	3,632 10.8%	0.7%	13,720 28.1%	0.7%
融資代行 Service fee (前年同期比/YOY) (%)	46,532 -8.3%	10.3%	39,430 -15.3%	7.4%	174,036 -10.3%	8.9%
個品あっせん Hire purchase (前年同期比/YOY) (%)	51 -18.8%	0.0%	40 -21.8%	0.0%	215 -21.6%	0.0%
その他 Other (前年同期比/YOY) (%)	9 28.0%	0.0%	8 -12.0%	0.0%	35 -7.1%	0.0%
取扱高合計 Total trading volume (前年同期比/YOY) (%)	453,842 15.9%	100.0%	531,284 17.1%	100.0%	1,949,631 15.0%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		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
カードショッピング Credit card shopping (前年同期比/YOY) (%)	¥6,044 25.0%	24.2%	¥7,508 24.2%	25.7%	¥27,397 23.1%	25.0%
加盟店収益 Revenue from affiliated merchants (前年同期比/YOY) (%)	4,871 20.3%	19.5%	5,944 22.0%	20.3%	22,066 19.6%	20.1%
リボ・分割払収益 Revenue from revolving credit (前年同期比/YOY) (%)	1,132 49.1%	4.5%	1,501 32.6%	5.1%	5,134 39.8%	4.7%
その他収益 Other revenue (前年同期比/YOY) (%)	40 54.6%	0.2%	62 54.6%	0.2%	195 45.1%	0.2%
融資計 Total loans (前年同期比/YOY) (%)	17,850 13.1%	71.5%	20,810 16.6%	71.1%	78,119 16.4%	71.2%
カードキャッシング Cash advances (前年同期比/YOY) (%)	17,293 12.6%	69.3%	20,082 16.1%	68.6%	75,487 15.9%	68.8%
その他融資 Other loans (前年同期比/YOY) (%)	556 31.6%	2.2%	728 30.8%	2.5%	2,632 33.6%	2.4%
融資代行 Service fee (前年同期比/YOY) (%)	641 -12.5%	2.7%	534 -16.8%	1.8%	2,386 -13.1%	2.2%
個品あっせん Hire purchase (前年同期比/YOY) (%)	4 -25.9%	0.0%	4 -3.0%	0.0%	18 -8.9%	0.0%
その他 Other (前年同期比/YOY) (%)	420 -	16.8%	408 -2.8%	1.4%	1,813 -28.9%	1.6%
金融収益 Financial income (前年同期比/YOY) (%)	0 48.7%	0.0%	0 431.4%	0.0%	0 -23.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY) (%)	24,960 13.7%	100.0%	29,266 17.3%	100.0%	109,736 15.9%	100.0%

販売費及び一般管理費 Selling, General and administrative expenses

(単位: 百万円/Millions of Yen)

	2005/5	2006/5	2006/2
	実績 Results	実績 Results	実績 Results
販売費及び一般管理費 Selling, General and administrative expenses (前年同期比/YOY) (%)	¥18,593 13.0%	¥22,469 20.8%	¥73,926 17.5%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		2006/2	
	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)(%)	¥135,684 39.5%	¥38,424	¥170,698 25.8%	¥35,014	¥148,821 27.0%	¥31,675
カードショッピング Credit card shopping (前年同期比/YOY)(%)	135,509 39.6%	38,464	170,565 25.9%	35,056	148,688 27.1%	31,712
内リボ・分割払い残高 Revolving payment card shopping (前年同期比/YOY)(%)	44,896 46.8%	14,314	60,295 34.3%	15,399	58,344 41.3%	17,059
個品あっせん Hire purchase (前年同期比/YOY)(%)	175 -18.5%	-39	133 -21.8%	-41	132 -22.1%	-37
営業貸付金計 Total loans receivable (前年同期比/YOY)(%)	316,689 17.3%	46,713	377,002 19.0%	60,313	349,904 17.4%	51,840
カードキャッシング Cash advances (前年同期比/YOY)(%)	299,929 16.8%	43,137	356,925 19.0%	56,996	330,702 17.1%	48,201
その他融資 Other loans (前年同期比/YOY)(%)	16,760 27.1%	3,575	20,076 19.8%	3,316	19,202 23.4%	3,638
営業債権合計 Total finance receivable (前年同期比/YOY)(%)	452,373 23.2%	85,137	547,701 21.1%	95,327	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)

	2005/5	2006/5	2006/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥43,478	¥54,347	¥50,000
一回払い Single-payment credit	43,478	54,347	50,000
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	53,478	64,347	60,000

(債権流動化分を含む営業債権残高) (Finance Receivable Including Securitized Receivable)

(単位: 百万円/Millions of Yen)

	2005/5		2006/5		2006/2	
	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)(%)	¥179,162 18.9%	¥28,453	¥225,046 25.6%	¥45,883	¥198,821 25.5%	¥40,371
営業貸付金合計 Total loans receivable (前年同期比/YOY)(%)	326,689 16.7%	46,713	387,002 18.5%	60,313	359,904 16.8%	51,840
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/YOY)(%)	505,852 17.5%	75,166	612,049 21.0%	106,197	558,725 19.8%	92,211

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

(単位: 万人/Ten Thousand)

	2005/5		2006/5		2006/2	
	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	増減 Change
有効会員数 1 Total cardholders	1,310	20	1,388	18	1,370	80
稼働会員数 2 Active cardholders	732	15	777	11	766	49
年間稼働率 3 Card-usage rate	57.1%	-	57.6%	-	57.6%	-

- 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.
- 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 cards at least once within the previous 12 months.
- 年間稼働率=稼働会員数÷(2005/5~2006/5)平均有効会員数×100
Card-usage rate = Total cardholders/Average total active cardholders at the first quarter (2005/5 and 2006/5) × 100