

2007年 2月期 中間 決算補足資料

FACT BOOK 2007 For the Year Ended February 20, 2007 Interim Results



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

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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。

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

将来の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)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥895,887 15.7%	¥1,033,309 15.3%	¥1,214,398 17.5%	¥2,183,060 15.8%
営業収益 Operating revenues (前年同期比/YOY)	58,682 13.1%	68,028 15.9%	83,697 23.0%	144,751 17.9%
営業利益 Operating income (前年同期比/YOY)	14,395 17.1%	16,568 15.1%	18,887 14.0%	40,231 15.0%
経常利益 Ordinary income (前年同期比/YOY)	14,486 17.4%	16,615 14.7%	18,864 13.5%	40,170 14.5%
当期純利益 Net income (前年同期比/YOY)	7,578 15.8%	8,568 13.1%	9,728 13.5%	21,262 13.8%

主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2004/8	2005/8	2006/8	2006/2
自己資本当期純利益率(株主資本利益率) 1 Return on equity (ROE)	7.2%	7.1%	6.8%	16.6%
総資産当期純利益率 2 Return on assets (ROA)	1.6%	1.4%	1.3%	3.4%
自己資本比率(株主資本比率) Shareholders' equity ratio	21.4%	19.8%	18.7%	20.1%
1株当たり当期純利益 Net income per share (EPS)	¥144.88	¥163.81	¥62.00	¥405.22
1株当たり純資産(1株当たり株主資本) Shareholders' equity per share (BPS)	¥2,604.77	¥2,399.81	¥927.26	¥2,650.32

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

2 当期純利益 ÷ 期首・期末平均総資産×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.	93.7%	株式会社イオンビステー 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.	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.

4 上記海外連結子会社の他、PT.AEON CREDIT SERVICE INDONESIAは株式取得、AEON Credit Guarantee(China)Co.,Ltd.は設立により新たに連結子会社となっております。

In addition to the above consolidated subsidiaries, PT. AEON CREDIT SERVICE INDONESIA and AEON Credit Guarantee (China) Co., Ltd. have been included as newly consolidated subsidiaries. This move reflects the acquisition of shares and the establishment.

5 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、また香港の現地法令の改正により連結範囲が変更となったことに伴い債権流動化のために設立されたEternal 3 Special Purpose Vehicle Co.,Ltd.及びNIHON(HONG KONG)COMPANY LIMITEDを新たに連結子会社に含めております。

In addition to the above consolidated subsidiaries, Eternal 3 Special Purpose Vehicle Co., Ltd., and Nihon (Hong Kong) Company Limited, which were established for the securitization of receivables, have been included as newly consolidated subsidiaries. This move reflects changes to Thai accounting standards and amendments to local laws in Hong Kong that affected the scope of consolidation.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥484,147 6.7%	¥606,335 25.2%	¥741,241 22.2%	¥659,093 22.2%
固定資産 Non-current assets (前年同期比/YOY)	20,843 8.9%	26,131 25.4%	36,466 39.6%	30,263 32.3%
資産合計 Total assets (前年同期比/YOY)	¥504,990 6.8%	¥632,466 25.2%	¥777,708 23.0%	¥689,356 22.6%
流動負債 Current liabilities (前年同期比/YOY)	123,470 23.0%	149,594 21.2%	235,792 57.6%	157,931 14.4%
固定負債 Non-current liabilities (前年同期比/YOY)	262,575 26.0%	344,500 31.2%	381,711 10.8%	377,539 28.1%
負債合計 Total liabilities (前年同期比/YOY)	¥386,046 4.7%	¥494,094 28.0%	¥617,503 25.0%	¥535,471 23.7%
少数株主持分 Minority interests (前年同期比/YOY)	10,940 7.0%	12,848 17.4%	— —	15,193 28.0%
資本合計 Total shareholders' equity (前年同期比/YOY)	108,003 15.0%	125,523 16.2%	— —	138,691 18.1%
負債、少数株主持分及び資本合計 Total liabilities and net assets (前年同期比/YOY)	504,990 6.8%	632,466 25.2%	— —	689,356 22.6%
純資産合計 Total net assets (前年同期比/YOY)	— —	— —	160,204 —	— —
負債純資産合計 Total liabilities and net assets (前年同期比/YOY)	— —	— —	777,708 —	— —

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/YOY)	¥58,682 13.1%	¥68,028 15.9%	¥83,697 23.0%	¥144,751 17.9%
総合あっせん収益 Credit card shopping (前年同期比/YOY)	11,808 21.4%	14,597 23.6%	19,052 30.5%	31,701 24.0%
個品あっせん収益 Hire purchase (前年同期比/YOY)	2,812 15.6%	3,894 38.5%	3,401 12.7%	7,634 25.9%
融資収益 Income from direct cash loans (前年同期比/YOY)	40,507 15.8%	46,291 14.3%	57,453 24.1%	98,640 17.5%
融資代行収益 Income from service fees (前年同期比/YOY)	1,414 12.9%	1,244 12.0%	1,026 17.5%	2,374 13.2%
その他の収益 Other income (前年同期比/YOY)	2,133 3.5%	1,994 6.5%	2,599 30.3%	4,359 2.6%
金融収益 Financial income (前年同期比/YOY)	5 76.2%	6 6.0%	163 2493.6%	39 403.6%
営業費用 Operating expenses (前年同期比/YOY)	44,287 11.8%	51,460 16.2%	64,810 25.9%	104,519 19.0%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/YOY)	41,369 13.7%	47,845 15.7%	59,600 24.6%	96,710 18.2%
金融費用 Financial expenses (前年同期比/YOY)	2,918 9.7%	3,614 23.9%	5,209 44.1%	7,809 29.1%
支払利息 Interest paid (前年同期比/YOY)	2,792 11.2%	3,424 22.6%	5,126 49.7%	7,442 26.6%
その他 Other (前年同期比/YOY)	125 47.1%	190 51.6%	82 56.8%	367 112.5%
営業利益 Operating income (前年同期比/YOY)	14,395 17.1%	16,568 15.1%	18,887 14.0%	40,231 15.0%
営業外収益 Non-operating income (前年同期比/YOY)	151 69.7%	156 3.1%	154 0.9%	243 5.7%
営業外費用 Non-operating expenses (前年同期比/YOY)	60 62.2%	109 81.2%	177 62.0%	304 111.1%
経常利益 Ordinary income (前年同期比/YOY)	14,486 17.4%	16,615 14.7%	18,864 13.5%	40,170 14.5%
特別利益 Extraordinary income (前年同期比/YOY)	— —	101 —	633 523.8%	604 —
特別損失 Extraordinary losses (前年同期比/YOY)	146 —	838 472.3%	1,265 51.0%	2,119 875.8%
税引前当期純利益 Income before income taxes and other (前年同期比/YOY)	14,339 16.2%	15,878 10.7%	18,231 14.8%	38,655 10.9%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前年同期比/YOY)	7,180 17.2%	8,755 21.9%	12,744 45.6%	19,585 25.2%
法人税等調整額 Adjustment for corporate taxes and other (前年同期比/YOY)	1,470 36.9%	2,624 78.5%	5,405 106.0%	4,928 166.6%
少数株主利益 Minority interest income (前年同期比/YOY)	1,051 40.3%	1,179 12.2%	1,165 1.2%	2,735 14.8%
当期純利益 Net income (前年同期比/YOY)	¥7,578 15.8%	¥8,568 13.1%	¥9,728 13.5%	¥21,262 13.8%

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

(単位:百万円/Millions of Yen)

営業収益 Operating Revenues	2004/8	2005/8	2006/8	2006/2
	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)	¥528 21.6%	¥539 2.2%	¥558 3.5%	¥1,074 2.5%
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)	443 16.9%	572 29.1%	737 28.9%	1,270 29.9%

主な海外連結子会社 Major Overseas Subsidiaries

営業収益 Operating Revenues	2004/8	2005/8	2006/8	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\$ (前年同期比/YOY)	406 2.9%	439 8.3%	561 27.7%	880 3.4%
	百万円 Millions of Yen	¥5,687	¥6,112	¥8,385	¥12,670
	為替レート Avg. exchange rate	1HK \$ = ¥ 14.00	1HK \$ = ¥ 13.90	1HK \$ = ¥ 14.93	1HK \$ = ¥ 14.39
AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)	百万タイバツ Millions of Baht (前年同期比/YOY)	2,254 15.9%	2,985 32.4%	3,654 22.4%	6,453 30.9%
	百万円 Millions of Yen	¥6,108	¥8,060	¥11,072	¥17,940
	為替レート Avg. exchange rate	1Baht = ¥ 2.71	1Baht = ¥ 2.70	1Baht = ¥ 3.03	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 (前年同期比/YOY)	22 32.3%	35 60.5%	62 76.8%	82 62.2%
	百万円 Millions of Yen	¥633	¥1,008	¥1,976	¥2,451
	為替レート Avg. exchange rate	1RM = ¥ 28.71	1RM = ¥ 28.47	1RM = ¥ 31.57	1RM = ¥ 29.57
AEON CREDIT SERVICE (TAIWAN) CO., LTD. (台湾 Taiwan)	百万台湾ドル Millions of NT\$ (前年同期比/YOY)	19 5.6%	19 2.1%	21 8.4%	40 1.6%
	百万円 Millions of Yen	¥64	¥66	¥75	¥140
	為替レート Avg. exchange rate	1NT \$ = ¥ 3.26	1NT \$ = ¥ 3.44	1NT \$ = ¥ 3.58	1NT \$ = ¥ 3.48
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD. (中国 深圳 Shenzhen)	百万人民元 Millions of RMB (前年同期比/YOY)	6 26.7%	6 7.0%	8 29.2%	14 11.8%
	百万円 Millions of Yen	¥82	¥87	¥125	¥194
	為替レート Avg. exchange rate	1RBM = ¥ 13.11	1RBM = ¥ 13.11	1RBM = ¥ 14.47	1RBM = ¥ 13.69

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)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥520,543 21.2%	58.1%	¥624,506 20.0%	60.4%	¥755,102 20.9%	62.2%	¥1,348,860 20.7%	61.8%
個品あっせん Hire purchase (前年同期比/YOY)	25,282 18.5%	2.8%	27,197 7.6%	2.6%	19,845 27.0%	1.6%	45,023 15.8%	2.1%
融資計 Total loans (前年同期比/YOY)	247,449 17.3%	27.6%	287,353 16.1%	27.8%	358,222 24.7%	29.5%	609,944 19.1%	27.9%
カードキャッシング Cash advances (前年同期比/YOY)	226,990 16.2%	25.3%	255,430 12.5%	24.7%	307,653 20.4%	25.3%	531,348 13.6%	24.3%
その他融資 Other loans (前年同期比/YOY)	20,458 30.6%	2.3%	31,922 56.0%	3.1%	50,568 58.4%	4.2%	78,595 76.7%	3.6%
融資代行 Service fees (前年同期比/YOY)	99,002 9.6%	11.1%	90,474 8.6%	8.8%	75,648 16.4%	6.2%	174,036 10.3%	8.0%
その他 Other (前年同期比/YOY)	3,609 32.1%	0.4%	3,777 4.7%	0.4%	5,579 47.7%	0.5%	5,195 29.0%	0.2%
取扱高合計 Total trading volume (前年同期比/YOY)	895,887 15.7%	100.0%	1,033,309 15.3%	100.0%	1,214,398 17.5%	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)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥11,808 21.4%	20.1%	¥14,597 23.6%	21.5%	¥19,052 30.5%	22.8%	¥31,701 24.0%	21.9%
個品あっせん Hire purchase (前年同期比/YOY)	2,812 15.5%	4.8%	3,894 38.5%	5.7%	3,401 12.7%	4.1%	7,634 25.9%	5.3%
融資計 Total loans	40,507 15.8%	69.1%	46,291 14.3%	68.1%	57,453 24.1%	68.6%	98,640 17.5%	68.1%
カードキャッシング Cash advances (前年同期比/YOY)	36,588 14.3%	62.4%	41,203 12.6%	60.6%	49,385 19.9%	59.0%	86,444 14.7%	59.7%
その他融資 Other loans (前年同期比/YOY)	3,918 31.6%	6.7%	5,088 29.8%	7.5%	8,067 58.6%	9.6%	12,195 41.3%	8.4%
融資代行 Service fees (前年同期比/YOY)	1,414 12.9%	2.4%	1,244 12.0%	1.8%	1,026 17.5%	1.2%	2,374 13.2%	1.6%
その他 Other (前年同期比/YOY)	2,133 3.5%	3.6%	1,994 6.5%	2.9%	2,599 30.3%	3.1%	4,359 2.6%	3.1%
金融収益 Financial income (前年同期比/YOY)	5 71.8%	0.0%	6 6.0%	0.0%	163 2493.6%	0.2%	39 403.6%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	58,682 13.1%	100.0%	68,028 15.9%	100.0%	83,697 23.0%	100.0%	144,751 17.9%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥133,380 10.8%	16,223	¥188,952 41.7%	55,572	225,481 19.3%	36,528	¥197,092 24.7%	39,083
カードショッピング Credit card shopping (前年同期比/YOY)	110,935 11.0%	13,769	159,557 43.8%	48,622	200,464 25.6%	40,907	172,072 31.7%	41,437
個品あっせん Hire purchase (前年同期比/YOY)	22,444 9.9%	2,455	29,394 31.0%	6,949	25,016 14.9%	4,378	25,019 8.6%	2,353
営業貸付金計 Total loans receivable (前年同期比/YOY)	325,987 14.1%	40,328	390,956 19.9%	64,968	482,191 23.3%	91,235	439,365 23.8%	84,324
カードキャッシング Cash advances (前年同期比/YOY)	290,861 12.1%	31,435	338,716 16.5%	47,854	404,572 19.4%	65,855	369,507 18.5%	57,724
その他融資 Other loans (前年同期比/YOY)	35,125 33.9%	8,892	52,239 48.7%	17,113	77,619 48.6%	25,379	69,858 61.5%	26,599
営業債権合計 Total finance receivables (前年同期比/YOY)	459,367 5.5%	24,104	579,908 26.2%	120,540	707,672 22.0%	127,764	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)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金合計 Total installments receivable	¥72,053	¥52,264	¥64,207	¥60,930
カードショッピング Credit card shopping	68,139	48,291	59,626	56,452
個品あっせん Hire purchase	3,913	3,973	4,580	4,477
営業貸付金計 loans receivable	18,059	17,115	17,946	20,380
カードキャッシング Cash advances	18,059	17,115	17,946	20,380
債権流動化実施額計 Total securitized receivables	90,112	69,380	82,153	81,310

当中間期は、カードショッピング債権を54,347百万円を流動化しております。

During the year ended February 20,2007, Interim ¥54,347million 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)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥205,433 25.8%	42,115	¥241,217 17.4%	35,784	¥289,688 20.1%	48,471	¥258,022 23.0%	48,221
営業貸付金計 Total loans receivable (前年同期比/YOY)	344,046 17.9%	52,129	408,071 18.6%	64,025	500,138 22.6%	92,066	459,746 22.4%	84,188
営業債権合計 Total finance receivables including securitized receivables (前年同期比/YOY)	549,479 20.7%	94,244	649,289 18.2%	99,809	789,826 21.6%	140,537	717,768 22.6%	132,409

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2004/8		2005/8		2006/8		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	¥41,369	100.0%	¥47,845	100.0%	¥59,600	100.0%	¥96,710	100.0%
(前年同期比/YOY)	13.7%		15.7%		24.6%		18.2%	
広告宣伝費 Advertising and promotion	4,304	10.4%	4,933	10.3%	6,757	11.3%	11,469	11.9%
(前年同期比/YOY)	28.4%		14.6%		37.0%		46.9%	
貸倒関連費 Allowance for credit losses	13,696	33.1%	16,089	33.6%	22,161	37.2%	30,103	31.1%
(前年同期比/YOY)	14.9%		17.5%		37.7%		13.0%	
人件費 Salaries and fringe benefits	6,793	16.4%	7,770	16.2%	8,733	14.6%	15,977	16.5%
(前年同期比/YOY)	8.5%		14.4%		12.4%		16.0%	
管理費 Administrative expenses	11,812	28.6%	13,487	28.2%	15,586	26.2%	24,652	25.5%
(前年同期比/YOY)	17.8%		14.2%		15.6%		14.6%	
設備費 Equipment expenses	3,467	8.4%	4,237	8.9%	5,050	8.5%	11,682	12.1%
(前年同期比/YOY)	3.5%		22.2%		19.2%		17.1%	
一般費 General expenses	1,293	3.1%	1,326	2.8%	1,312	2.2%	2,824	2.9%
(前年同期比/YOY)	5.7%		2.5%		1.0%		34.3%	
金融費用 Financial expenses	2,918	—	3,614	—	5,209	—	7,809	—
(前年同期比/YOY)	9.7%		23.9%		44.1%		29.1%	
支払利息 Interest paid	2,833	—	3,424	—	5,126	—	7,442	—
(前年同期比/YOY)	9.9%		22.6%		49.7%		26.6%	
その他 Other	84	—	190	—	82	—	367	—
(前年同期比/YOY)	1.4%		51.6%		56.8%		112.5%	
営業費用合計 Total operating expenses	44,287	—	51,460	—	64,810	—	104,519	—
(前年同期比/YOY)	11.8%		16.2%		25.9%		19.0%	

期中平均調達コスト Average funding cost	2004/8	2005/8	2006/8	2006/2
日本 Japan	0.95%	0.91%	0.92%	0.88%
香港 Hong Kong	3.80%	4.37%	4.85%	4.56%
タイ Thailand	3.64%	3.98%	4.95%	4.28%
マレーシア Malaysia	4.43%	4.63%	4.91%	4.68%
台湾 Taiwan	1.68%	2.01%	2.10%	2.02%

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥20,111 15.8%	3,772	¥23,406 16.4%	3,294	¥44,986 92.2%	21,579	¥28,238 51.9%	9,649
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	—	23,000	6,500	6,500	12,000 84.6%	5,500	7,000	7,000
社債 Corporate bonds (前年同期比/YOY)	62,640 18.5%	9,780	83,537 33.4%	20,897	94,078 12.6%	10,541	93,986 56.6%	33,986
(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)	(10,000) —	(10,000)	— —	—
長期借入金 Long-term borrowings (LTB) (前年同期比/YOY)	239,428 12.7%	26,997	304,755 27.3%	65,326	360,353 18.2%	55,597	324,144 13.9%	39,700
(内1年以内返済予定) (Paid off within a year) (前年同期比/YOY)	(38,726) 33.9%	(19,827)	(46,355) 19.7%	(7,628)	(69,619) 50.2%	(23,264)	46,382 10.2%	(5,254)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	322,179 3.2%	10,005	418,199 28.7%	96,019	511,418 22.3%	93,218	453,369 23.9%	87,585
債権流動化 Asset-backed securities & asset-backed commercial paper (前年同期比/YOY)	85,764 329.4%	65,790	65,902 23.2%	19,862	77,806 18.1%	11,904	77,310 6.9%	5,001

1年以上長期借入比率 LTB/Total borrowings	70.2%	76.0%	68.0%	75.2%
直接調達比率 Direct financing ratio	40.2%	35.8%	31.2%	33.6%

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)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
期首貸倒引当金 Balance, beginning of year (前年同期比/YOY)	¥14,467 18.6%	¥20,349 40.7%	¥27,870 37.0%	¥20,349 40.7%
貸倒関連費 Allowance for possible credit losses (前年同期比/YOY)	13,696 14.9%	16,089 17.5%	22,161 37.7%	30,103 13.1%
貸倒償却総額 Written-off amount (前年同期比/YOY)	10,757 7.7%	10,822 0.6%	13,876 28.2%	22,581 8.8%
期末貸倒引当金 Balance, end of year + - (前年同期比/YOY)	17,406 23.1%	25,616 47.2%	36,154 41.1%	27,870 37.0%

期末貸倒引当金 / 営業債権残高比 Year-end balance/Total finance receivables	3.79%	4.42%	5.11%	4.38%
流動化債権を含んだ場合 If including ABS & ABCP	3.17%	3.95%	4.58%	3.88%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	2.34%	1.87%	1.96%	3.55%
流動化債権を含んだ場合 If including ABS & ABCP	1.96%	1.67%	1.76%	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.

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)

	2004/8		2005/8		2006/8		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	1,247.0	83.0	1,328.0	81.0	1,408.0	80.0	1,370.0	80.0
香港 Hong Kong	74.1	1.6	82.4	8.3	90.5	8.1	87.6	8.5
タイ Thailand	126.5	38.7	135.3	8.8	145.4	10.1	139.8	7.6
台湾 Taiwan	4.5	2.9	7.5	3.0	10.5	3.0	10.1	4.0
マレーシア Malaysia	—	—	—	—	6.0	6.0	3.0	3.0
合計 Total	1,452.1	126.2	1,553.2	101.1	1,660.5	107.3	1,610.5	103.3

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)

	2004/8		2005/8		2006/8		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	1,523	12	1,567	44	1,455	112	1,467	84
香港 Hong Kong	262	3	287	25	294	7	300	28
タイ Thailand	243	29	284	41	326	42	312	47
合計 Total	2,028	38	2,138	110	2,075	63	2,079	9

従業員数の推移 Number of Employees

(単位:人/Man)

	2004/8		2005/8		2006/8		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	3,116	302	3,437	321	4,032	595	3,652	493
平均臨時雇用者数 Number of average part-timers	3,731	607	3,933	202	4,587	654	4,495	845

単独決算報告 Non-Consolidated Financial Summary

単独決算概要 Overview

業績ハイライト Consolidated Financial Highlights

(単位: 百万円/Millions of Yen)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥806,864 14.4%	¥921,834 14.2%	¥1,071,367 16.2%	¥1,949,631 15.0%
営業収益 Operating revenues (前年同期比/YOY)	45,299 15.6%	51,972 14.7%	61,425 18.2%	109,736 15.9%
営業利益 Operating income (前年同期比/YOY)	11,519 12.8%	12,960 12.5%	14,410 11.2%	32,001 12.0%
経常利益 Ordinary income (前年同期比/YOY)	11,988 12.8%	13,472 12.4%	15,106 12.1%	32,728 11.9%
当期純利益 Net income (前年同期比/YOY)	6,881 12.6%	7,806 13.4%	9,058 16.0%	19,056 12.7%

主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2004/8	2005/8	2006/8	2006/2
自己資本当期純利益率(株主資本利益率) 1 Return on equity (ROE)	7.2%	7.1%	7.2%	16.6%
総資産当期純利益率 2 Return on assets (ROA)	1.7%	1.6%	1.6%	3.8%
自己資本比率(株主資本比率) Shareholders' equity ratio	23.7%	22.3%	21.1%	22.7%
1株当たり当期純利益 Net income per share (EPS)	¥131.56	¥149.24	¥57.73	¥363.24
1株当たり純資産(1株当たり株主資本) Shareholders' equity per share (BPS)	¥1,868.92	¥2,162.63	¥826.81	¥2,360.82

1 当期純利益 ÷ 期首・期末平均純資産 × 100

ROE = Net income/Average total shareholders' equity at beginning and end of fiscal year×100

2 当期純利益 ÷ 期首・期末平均総資産 × 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	24.8%
2007/2(Planned)	26.2%

单独貸借对照表 Non-Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥391,129 6.6%	¥481,768 23.2%	¥578,981 20.2%	¥515,200 18.0%
固定資産 Non-current assets (前年同期比/YOY)	20,489 6.8%	24,768 20.9%	35,232 42.2%	29,092 32.1%
資産合計 Total assets (前年同期比/YOY)	411,618 6.6%	506,537 23.1%	614,214 21.3%	544,293 18.6%
流動負債 Current liabilities (前年同期比/YOY)	89,331 27.2%	110,559 23.8%	167,960 51.9%	114,530 12.7%
固定負債 Non-current liabilities (前年同期比/YOY)	224,527 25.4%	282,859 26.0%	316,515 11.9%	306,223 22.1%
負債合計 Total liabilities (前年同期比/YOY)	313,859 4.0%	393,419 25.3%	484,476 23.1%	420,754 19.4%
資本合計 Total shareholders' equity (前年同期比/YOY)	97,758 15.8%	113,117 15.7%	— —	123,539 16.2%
負債及び資本合計 Total liabilities and stockholders' equity (前年同期比/YOY)	411,618 6.6%	506,537 23.1%	— —	544,293 18.6%
純資産合計 Total net assets (前年同期比/YOY)	— —	— —	129,738 —	— —
負債純資産合計 Total liabilities and net assets (前年同期比/YOY)	— —	— —	614,214 —	— —

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

(単位: 百万円/Millions of Yen)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/YOY)	¥45,299 15.6%	¥51,972 14.7%	¥61,425 18.2%	¥109,736 15.9%
総合あっせん収益 Credit card shopping (前年同期比/YOY)	10,280 22.2%	12,667 23.2%	16,001 26.3%	27,397 23.1%
個品あっせん収益 Hire purchase (前年同期比/YOY)	9 36.7%	9 1.5%	7 21.7%	18 8.9%
融資収益 Income from direct cash loans (前年同期比/YOY)	32,511 17.1%	37,191 14.4%	43,538 17.1%	78,119 16.4%
融資代行収益 Income from service fees (前年同期比/YOY)	1,419 12.8%	1,250 11.9%	1,033 17.4%	2,386 13.1%
その他の収益 Other income (前年同期比/YOY)	1,078 21.2%	852 21.0%	841 1.3%	1,813 28.9%
金融収益 Financial income (前年同期比/YOY)	0 46.8%	0 7.2%	4 1024.4%	0 0.0%
受取利息 Interest received (前年同期比/YOY)	0 46.8%	0 7.2%	4 1024.4%	0 0.0%
営業費用 Operating expenses (前年同期比/YOY)	33,780 16.6%	39,011 15.5%	47,015 20.5%	77,735 17.6%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/YOY)	32,241 17.5%	37,097 15.1%	44,902 21.0%	73,926 17.5%
金融費用 Financial expenses (前年同期比/YOY)	1,538 0.3%	1,913 24.4%	2,113 10.4%	3,809 19.9%
支払利息 Interest paid (前年同期比/YOY)	1,457 0.3%	1,785 22.6%	2,099 17.5%	3,605 16.9%
その他 Other (前年同期比/YOY)	81 0.8%	127 56.8%	14 88.9%	203 121.6%
営業利益 Operating income (前年同期比/YOY)	11,519 12.8%	12,960 12.5%	14,410 11.2%	32,001 12.0%
営業外収益 Non-operating income (前年同期比/YOY)	516 13.4%	611 18.4%	864 41.5%	977 23.5%
営業外費用 Non-operating expenses (前年同期比/YOY)	46 46.4%	99 113.1%	168 70.1%	250 102.2%
経常利益 Ordinary income (前年同期比/YOY)	11,988 12.8%	13,472 12.4%	15,106 12.1%	32,728 11.9%
特別利益 Extraordinary income (前年同期比/YOY)	— —	101 —	404 298.1%	604 —
特別損失 Extraordinary losses (前年同期比/YOY)	146 —	520 255.2%	231 55.6%	1,800 730.4%
税引前当期純利益 Income before income taxes and other (前年同期比/YOY)	11,842 11.4%	13,054 10.2%	15,278 17.0%	31,532 8.6%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前年同期比/YOY)	6,260 11.9%	7,715 23.2%	11,415 47.9%	17,246 25.6%
法人税等調整額 Adjustment for corporate taxes and other (前年同期比/YOY)	1,299 21.1%	2,467 89.8%	5,194 110.5%	4,770 198.8%
当期純利益 Net income (前年同期比/YOY)	6,881 12.6%	7,806 13.4%	9,058 16.0%	19,056 12.7%

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)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥500,818 20.6%	62.1%	¥600,012 19.8%	65.1%	¥720,099 20.0%	67.2%	¥1,294,645 20.4%	66.4%
融資計 Total loans (前年同期比/YOY)	206,886 14.9%	25.6%	231,212 11.8%	25.1%	275,510 19.2%	25.7%	480,698 12.8%	24.7%
カードキャッシングCash advances (前年同期比/YOY)	201,481 14.1%	25.0%	224,805 11.6%	24.4%	268,486 19.4%	25.1%	466,978 12.4%	24.0%
その他融資 Other loans (前年同期比/YOY)	5,404 58.4%	0.6%	6,406 18.5%	0.7%	7,024 9.6%	0.6%	13,720 28.1%	0.7%
融資代行 Service fees (前年同期比/YOY)	99,002 9.6%	12.3%	90,474 8.6%	9.8%	75,648 16.4%	7.1%	174,036 10.3%	8.9%
個品あっせん Hire purchase (前年同期比/YOY)	139 25.5%	0.0%	116 16.1%	0.0%	91 21.5%	0.0%	215 21.6%	0.0%
その他 Other (前年同期比/YOY)	17 17.6%	0.0%	18 1.7%	0.0%	17 5.0%	0.0%	35 7.1%	0.0%
取扱高合計 Total trading volume (前年同期比/YOY)	806,864 14.4%	100.0%	921,834 14.2%	100.0%	1,071,367 16.2%	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)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥10,280 22.2%	22.7%	¥12,667 23.2%	24.4%	¥16,001 26.3%	26.0%	¥27,397 23.1%	25.0%
加盟店収益 Revenue from affiliated merchants (前年同期比/YOY)	8,604 20.5%	19.0%	10,208 18.6%	19.6%	12,203 19.5%	19.8%	22,066 19.6%	20.1%
リボ・分割払収益 Revenue from revolving credit (前年同期比/YOY)	1,618 31.5%	3.6%	2,368 46.3%	4.6%	3,666 54.8%	6.0%	5,120 39.5%	4.7%
その他収益 Other revenues (前年同期比/YOY)	57 31.4%	0.1%	91 57.5%	0.2%	130 43.6%	0.2%	209 55.2%	0.2%
融資計 Total loans (前年同期比/YOY)	32,511 17.1%	71.8%	37,191 14.4%	71.6%	43,538 17.1%	70.9%	78,119 16.4%	71.2%
カードキャッシングCash advances (前年同期比/YOY)	31,657 17.7%	69.9%	35,970 13.6%	69.2%	41,997 16.8%	68.4%	75,487 15.9%	68.8%
その他融資 Other loans (前年同期比/YOY)	853 0.5%	1.9%	1,220 43.1%	2.4%	1,540 26.2%	2.5%	2,632 33.6%	2.4%
融資代行 Service fee (前年同期比/YOY)	1,419 12.8%	3.1%	1,250 11.9%	2.4%	1,033 17.4%	1.7%	2,386 13.1%	2.2%
個品あっせん Hire purchase (前年同期比/YOY)	9 36.7%	0.0%	9 1.5%	0.0%	7 21.7%	0.0%	18 8.9%	0.0%
その他 Other (前年同期比/YOY)	1,078 21.2%	2.4%	852 21.0%	1.6%	841 1.3%	1.4%	1,813 28.9%	1.6%
金融収益 Financial income (前年同期比/YOY)	0 46.8%	0.0%	0 7.2%	0.0%	4 1024.4%	0.0%	0 23.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	45,299 15.6%	100.0%	51,972 14.7%	100.0%	61,425 18.2%	100.0%	109,736 15.9%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥96,769 13.8%	15,439	¥140,680 45.4%	43,910	¥173,733 23.5%	33,053	¥148,821 27.0%	31,675
カードショッピング Credit card shopping (前年同期比/YOY)	96,580 13.7%	15,376	140,519 45.5%	43,938	173,610 23.5%	33,090	148,688 27.1%	31,712
内リボ・分割払い残高 Revolving payment card shoppin (前年同期比/YOY)	34,092 40.3%	9,790	48,577 42.5%	14,485	62,904 29.5%	14,327	58,344 41.3%	17,059
個品あっせん Hire purchase (前年同期比/YOY)	189 25.3%	64	160 15.1%	28	122 23.5%	37	132 22.1%	37
営業貸付金計 Total loans receivable (前年同期比/YOY)	273,660 13.4%	32,311	320,189 17.0%	46,528	381,762 19.2%	61,572	349,904 17.4%	51,840
カードキャッシング Cash advances (前年同期比/YOY)	259,488 12.8%	29,366	302,905 16.7%	43,416	361,356 19.3%	58,451	330,702 17.1%	48,201
その他融資 Other loans (前年同期比/YOY)	14,172 26.2%	2,945	17,284 22.0%	3,112	20,406 18.1%	3,121	19,202 23.4%	3,639
営業債権合計 Total finance receivables (前年同期比/YOY)	370,430 4.7%	16,870	460,870 24.4%	90,439	555,495 20.5%	94,625	498,726 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)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥64,347	¥43,478	¥54,347	¥50,000
一回払い Single-payment credit	54,347	43,478	54,347	50,000
リボ払い Revolving payment credit	10,000	—	—	—
ボーナス払い Twice-yearly payment credit	—	—	—	—
営業貸付金 Loans receivable	10,000	10,000	10,000	10,000
リボ払い Revolving payment credit	10,000	10,000	10,000	10,000
債権流動化実施額計 Total securitized receivables	74,347	53,478	64,347	60,000

当中間期はカードショッピング債権を54,347百万円流動化しております。

During the year ended February 20,2007,Interim ¥54,347million 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)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥161,117 30.9%	38,072	¥184,158 14.3%	23,040	¥228,080 23.9%	43,922	¥198,821 25.5%	40,371
営業貸付金計 Total loans receivable (前年同期比/YOY)	283,660 17.5%	42,311	330,189 16.4%	46,528	391,762 18.6%	61,572	359,904 16.8%	51,840
営業債権合計 Total finance receivables including securitized receivables (前年同期比/YOY)	444,778 22.1%	80,384	514,348 15.6%	69,569	619,843 20.5%	105,495	558,726 19.8%	92,211

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2004/8		2005/8		2006/8		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	¥ 32,241	100.0%	¥ 37,097	100.0%	¥ 44,902	100.0%	¥ 73,926	100.0%
(前年同期比/YOY)	17.5%		15.1%		21.0%		17.5%	
広告宣伝費 Advertising and promotion	3,890	12.1%	4,353	11.7%	5,984	13.3%	10,324	14.0%
(前年同期比/YOY)	26.7%		11.9%		37.5%		50.4%	
貸倒関連費 Allowance for credit losses	9,941	30.8%	11,314	30.5%	15,515	34.5%	19,930	26.9%
(前年同期比/YOY)	28.8%		13.8%		37.1%		6.8%	
人件費 Salaries and fringe benefits	5,034	15.6%	5,736	15.5%	5,883	13.1%	11,654	15.8%
(前年同期比/YOY)	7.9%		13.9%		2.6%		15.2%	
管理費 Administrative expenses	9,076	28.2%	10,820	29.2%	12,385	27.6%	22,401	30.3%
(前年同期比/YOY)	18.3%		19.2%		14.5%		15.3%	
設備費 Equipment expenses	3,327	10.3%	3,785	10.2%	4,027	9.0%	7,542	10.2%
(前年同期比/YOY)	9.7%		13.8%		6.4%		20.6%	
一般費 General expenses	970	3.0%	1,087	2.9%	1,105	2.5%	2,073	2.8%
(前年同期比/YOY)	0.3%		12.1%		1.7%		29.3%	
金融費用 Financial expenses	1,538	—	1,913	—	2,113	—	3,809	—
(前年同期比/YOY)	0.3%		24.4%		10.4%		19.9%	
支払利息 Interest paid	1,457	—	1,785	—	2,099	—	3,605	—
(前年同期比/YOY)	0.3%		22.6%		17.5%		16.9%	
その他 Other	81	—	127	—	14	—	203	—
(前年同期比/YOY)	0.8%		56.8%		88.9%		121.6%	
営業費用合計 Total operating expenses	33,780	—	39,011	—	47,015	—	77,735	—
(前年同期比/YOY)	16.6%		15.5%		20.5%		17.6%	
期中平均調達コスト Average funding cost	0.95%	—	0.91%	—	0.92%	—	0.88%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2004/8		2005/8		2006/8		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 (前年同期比/YOY)	¥6,601 8.5%	517	¥1,244 81.2%	5,357	¥6,900 454.7%	5,656	¥1,300 48.1%	1,202
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	— —	23,000	6,500 —	6,500	12,000 84.6%	5,500	7,000 —	7,000
社債 Corporate bonds (前年同期比/YOY)	60,000 20.0%	10,000	80,000 33.3%	20,000	90,000 12.5%	10,000	90,000 50.0%	30,000
(内1年以内返済予定) (Paid off within a year) (前年同期比/YOY)	— —	—	— —	—	(10,000) —	(10,000)	— —	—
長期借入金 Long-term borrowings (LTB) (前年同期比/YOY)	189,600 10.9%	18,700	237,800 25.4%	48,200	280,200 17.8%	42,400	251,700 9.1%	21,200
(内1年以内返済予定) (Paid off within a year) (前年同期比/YOY)	(26,300) 38.4%	(16,400)	(37,000) 40.7%	(10,700)	(48,900) 32.2%	(11,900)	(38,300) 7.0%	(2,900)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	256,201 2.5%	6,217	325,544 27.1%	69,342	389,100 19.5%	63,556	350,000 19.4%	56,998

債権流動化 ABS & ABCP (前年同期比/YOY)	70,000 546.0%	59,164	50,000 28.6%	20,000	60,000 20.0%	10,000	56,000 16.6%	8,000
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1年以上長期借入比率 LTB/Total borrowings	71.5%	77.4%	71.2%	77.2%
直接調達比率 Direct financing ratio	39.9%	36.3%	36.1%	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)

	2004/8	2005/8	2006/8	2006/2
	実績 Results	実績 Results	実績 Results	実績 Results
期首貸倒引当金 Balance, beginning of year (前年同期比/YOY)	¥10,584 41.1%	¥16,211 53.2%	¥22,639 39.7%	¥16,211 53.2%
貸倒関連費 Allowance for possible credit losses (前年同期比/YOY)	9,941 28.8%	11,314 13.8%	15,515 37.1%	19,930 6.8%
貸倒償却総額 Written-off amount (前年同期比/YOY)	7,211 18.8%	6,644 7.9%	7,979 20.1%	13,502 3.6%
期末貸倒引当金 Balance, end of year + - (前年同期比/YOY)	13,314 45.6%	20,881 56.8%	30,174 44.5%	22,639 39.7%

期末貸倒引当金 / 営業債権残高比 Year-end balance/Total finance receivables	3.60%	4.53%	5.43%	4.54%
流動化債権を含んだ場合 If including ABS & ABCP	2.99%	4.06%	4.87%	4.05%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	1.95%	1.44%	1.44%	2.71%
流動化債権を含んだ場合 If including ABS & ABCP	1.62%	1.29%	1.29%	2.42%

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

カード会員数の推移 Number of Cardholders

(単位: 万人/Ten thousand)

	2004/8		2005/8		2006/8		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	1,247	83	1,328	81	1,408	80	1,370	80
稼働会員数 2 Active cardholders	687	73	742	64	797	55	766	49
年間稼働率 3 (%) Card-use rate (%)	56.2%	—	57.6%	—	58.3%	—	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8月20日現在 At August 20, 2006

	男女別構成比 Cardholders by Gender
男性 Male	26.8%
女性 Female	73.2%

- 年齢別構成比 Cardholders by Age

2006年8月20日現在 At August 20, 2006

	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	6.7%	6.3%	6.8%
30 - 39	23.7%	20.7%	24.8%
40 - 49	25.9%	25.3%	26.2%
50 - 59	22.9%	22.1%	23.2%
60 and over	20.8%	25.6%	19.0%
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

2006年8月10日現在 At August 10, 2006

(単位: 千円/Thousands of Yen)

	2004/8		2005/8		2006/8		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	290	23	306	16	332	26	318	14

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)

	2004/8		2005/8		2006/8		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	1,523	12	1,567	44	1,455	112	1,467	84
提携CD・ATM Others	131,000	2,000	143,000	12,000	147,000	3,000	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

(単位: 店/Number of Merchants)

	2004/8		2005/8		2006/8		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	427,000	45,000	510,000	83,000	580,000	70,000	538,000	60,000

従業員数の推移 Number of Employees

(単位: 人/Man)

	2004/8		2005/8		2006/8		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	757	22	812	55	886	74	801	50
平均臨時雇用者数 Number of average part-timers	2,077	304	2,674	597	2,350	324	2,351	32

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	¥2,535,000	¥2,242,000
(前年同期比/YOY)	16.1%	15.0%
カードショッピング Credit card shopping	1,610,000	1,540,000
(前年同期比/YOY)	19.4%	19.0%
カードキャッシング Cash advances	617,000	533,000
(前年同期比/YOY)	16.1%	14.1%
その他 Other	308,000	169,000
(前年同期比/YOY)	1.7%	10.1%
営業収益合計 Total Operating revenues	169,300	126,000
(前年同期比/YOY)	17.0%	14.8%
カードショッピング Credit card shopping	—	—
(前年同期比/YOY)	—	—
カードキャッシング Cash advances	—	—
(前年同期比/YOY)	—	—
その他 Other	—	—
(前年同期比/YOY)	—	—
営業費用合計 Total operating expenses	124,800	90,700
(前年同期比/YOY)	19.4%	16.7%
販売費及び一般管理費 Selling, general and administrative expenses	—	85,900
(前年同期比/YOY)	—	16.2%
金融費用 Financial expenses	—	4,800
(前年同期比/YOY)	—	26.0%
営業利益 Operating income	44,500	35,300
(前年同期比/YOY)	10.6%	10.3%
経常利益 Ordinary income	44,500	36,200
(前年同期比/YOY)	10.8%	10.6%
当期純利益 Net income	23,800	21,000
(前年同期比/YOY)	11.9%	10.2%