

2007年 2月期 第3四半期決算補足資料

FACT BOOK 2007

For the Year Ended February 20, 2007

Third 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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第3四半期経営成績(3 - 11月期)

Business Results (2006.3 ~ 11)

(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	1,834,506	15.3 %	1,614,401	13.8 %
内ショッピング Credit card shopping	1,150,131	19.2 %	1,096,967	18.3 %
内キャッシング Cash advances	455,678	15.6 %	396,387	14.3 %
営業収益 Operating Revenues	127,466	21.3 %	92,915	16.3 %
内ショッピング Credit card shopping	28,892	28.0 %	24,023	23.1 %
内キャッシング Cash advances	74,878	18.3 %	63,740	15.2 %
営業利益 Operating income	29,839	13.6 %	22,632	10.1 %
経常利益 Ordinary income	29,875	13.5 %	23,793	11.2 %
四半期純利益 Net income	14,122	3.6 %	12,780	3.3 %

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

有効会員数(Total cardholders)

1,432万人(62万人増)

14.32 million (up:620,000)

稼働会員数(Active cardholders)

816万人(50万人増)

8.16million (up:500,000)

()は、期首からの増減

Increased/Decreased from 2006/2

営業トピックス

Business Highlights

国内トピックス Domestic Highlights

幅広い資金ニーズにお応えするローンカード「イオンバリューカード<VIP>」を発行

Issued a loan card "AEON Value Card <VIP>" to accommodate customers' various finance needs.

(株)エヌ・ティ・ティ・ドコモと提携し、携帯クレジット「イオンiD」のサービスを開始

Launched mobile phone credit transaction services "AEON iD" in cooperation with NTT DoCoMo, Inc.

電気料金のカード決済において、九州電力(株)、四国電力(株)と加盟店契約を締結

Concluded affiliated merchant contracts with Kyushu Electric Power Co., Inc. and Shikoku Electric Power Co., Inc. on card settlement of the electricity charges.

ETCカード新規会員を11万人獲得(累計93万人)

Newly acquired 110,000 ETC cardholders during the term (accumulated total: 930,000).

海外トピックス Overseas Highlights

香港

Hong Kong

営業ネットワークの拡大(九龍鉄道の全駅にCD機設置)

Expanded operational networks, with CD machines installed at all stations of Kowloon-Canton Railway, or KCR.

タイ

Thailand

航空会社PBエアースとの新規提携カード「PBエアースカード」を発行

Issued a new co-branded card "PB air Card" with PB air Co., Ltd.

マレーシア

Malaysia

クレジットカード発行開始1年で会員が6.5万人に拡大

Increased the number of cardholders to 65,000 after one year of credit card issuance.

台湾

Taiwan

新たに4種類の提携カードを発行

Newly issued four co-branded cards.

インドネシア

Indonesia

加盟店開発の強化により、ハイパーパーチェス事業拡大

Expanded hire purchase operations thanks to reinforced affiliated merchant networks.

連結決算報告 Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位:百万円/Millions of Yen)

	2005/11		2006/11		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)(%)	¥965,198 20.2%	60.6%	¥1,150,131 19.2%	62.7%	¥1,348,860 20.7%	61.8%
個品あっせん Hire purchase (前年同期比/YOY)(%)	36,399 3.8%	2.3%	31,514 13.4%	1.7%	45,023 15.8%	2.1%
融資計 Total loans (前年同期比/YOY)(%)	449,757 19.2%	28.3%	533,481 18.6%	29.1%	609,944 19.1%	27.9%
カードキャッシング Cash advances (前年同期比/YOY)(%)	394,234 14.3%	24.8%	455,678 15.6%	24.8%	531,348 13.6%	24.3%
その他融資 Other loans (前年同期比/YOY)(%)	55,523 71.4%	3.5%	77,802 40.1%	4.3%	78,595 76.7%	3.6%
融資代行 Service fee (前年同期比/YOY)(%)	134,426 9.8%	8.4%	110,956 17.5%	6.0%	174,036 10.3%	8.0%
その他 Other (前年同期比/YOY)(%)	5,817 7.0%	0.4%	8,422 44.8%	0.5%	5,195 29.0%	0.2%
取扱高合計 Total trading volume (前年同期比/YOY)(%)	1,591,599 16.2%	100.0%	1,834,506 15.3%	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)

	2005/11		2006/11		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)(%)	¥22,568 24.7%	21.5%	¥28,892 28.0%	22.6%	¥31,701 24.0%	21.9%
個品あっせん Hire purchase (前年同期比/YOY)(%)	5,732 32.6%	5.5%	5,263 8.2%	4.1%	7,634 25.9%	5.3%
融資計 Total loans (前年同期比/YOY)(%)	71,582 15.6%	68.1%	87,439 22.2%	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)(%)	63,284 13.4%	60.2%	74,878 18.3%	58.7%	86,444 14.7%	59.7%
その他融資 Other loans (前年同期比/YOY)(%)	8,298 34.9%	7.9%	12,560 51.4%	9.9%	12,195 41.3%	8.4%
融資代行 Service fee (前年同期比/YOY)(%)	1,840 12.8%	1.8%	1,504 18.3%	1.2%	2,374 13.2%	1.6%
その他 Other (前年同期比/YOY)(%)	3,307 8.2%	3.1%	4,146 25.4%	3.3%	4,359 2.6%	3.1%
金融収益 Financial income (前年同期比/YOY)(%)	16 167.0%	0.0%	220 1258.4%	0.2%	39 403.6%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)(%)	105,048 17.3%	100.0%	127,466 21.3%	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)

	2005/11	2006/11	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)(%)	¥73,187 17.5%	¥89,446 22.2%	¥96,710 18.2%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2005/11		2006/11		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)(%)	¥212,270 21.4%	¥37,474	¥247,863 16.8%	¥35,592	¥197,092 24.7%	¥39,083
カードショッピング Credit card shopping (前年同期比/YOY)(%)	184,642 22.3%	33,640	220,304 19.3%	35,661	172,072 31.7%	41,437
個品あっせん Hire purchase (前年同期比/YOY)(%)	27,628 16.1%	3,833	27,558 0.3%	69	25,019 8.6%	2,353
営業貸付金合計 Total loans receivable (前年同期比/YOY)(%)	426,991 25.4%	86,496	501,980 17.6%	74,989	439,365 23.8%	84,324
カードキャッシング Cash advances (前年同期比/YOY)(%)	362,630 19.8%	59,892	418,307 15.4%	55,677	369,507 18.5%	57,724
その他融資 Other loans (前年同期比/YOY)(%)	64,361 70.5%	26,603	83,673 30.0%	19,311	69,858 61.5%	26,599
営業債権合計 Total finance receivable (前年同期比/YOY)(%)	639,262 24.1%	123,970	749,844 17.3%	110,581	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)

	2005/11	2006/11	2006/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥52,368	¥64,653	¥60,930
カードショッピング Credit card shopping	48,069	59,865	56,452
個品あっせん Hire purchase	4,299	4,788	4,477
営業貸付金 Loans receivable	16,357	18,306	20,380
カードキャッシング Cash advances	16,357	18,306	20,380
債権流動化実施額計 Total securitized receivables	68,726	82,960	81,310

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

(単位:百万円/Millions of Yen)

	2005/11		2006/11		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)(%)	¥264,639 17.0%	¥38,413	¥312,517 18.1%	¥47,877	¥258,022 23.0%	¥48,221
営業貸付金合計 Total loans receivable (前年同期比/YOY)(%)	443,349 23.8%	85,156	520,287 17.4%	76,938	459,746 22.4%	84,188
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/YOY)(%)	707,988 21.1%	123,569	832,804 17.6%	124,816	717,768 22.6%	132,409

カード会員数の推移 Number of Cardholders

(単位:万人/Ten Thousand)

	2005/11		2006/11		2006/2	
	実績 Results	期首増減 Increase/Decrease from 2005/2	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	増減 Change
日本 Japan	1,348.0	58.0	1,432.0	62.0	1,370.0	80.0
香港 Hong Kong	86.1	7.0	92.2	4.6	87.6	8.5
タイ Thailand	137.8	5.7	150.5	10.7	139.8	7.6
台湾 Taiwan	8.2	2.2	10.6	0.5	10.1	4.0
マレーシア Malaysia	0.1	0.1	6.5	3.5	3.0	3.0
合計 Total	1,580.2	73.0	1,691.8	81.3	1,610.5	103.3

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)

	2005/11		2006/11		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) (%)	¥927,302 20.6%	65.3%	¥1,096,967 18.3%	67.9%	¥1,294,645 20.4%	66.4%
融資計 Total loans (前年同期比/YOY) (%)	357,197 13.9%	25.2%	406,316 13.8%	25.2%	480,698 12.8%	24.7%
カードキャッシング Cash advances (前年同期比/YOY) (%)	346,840 13.6%	24.4%	396,387 14.3%	24.6%	466,978 12.4%	24.0%
その他融資 Other loans (前年同期比/YOY) (%)	10,357 24.0%	0.7%	9,928 4.1%	0.6%	13,720 28.1%	0.7%
融資代行 Service fee (前年同期比/YOY) (%)	134,426 9.8%	9.5%	110,956 17.5%	6.9%	174,036 10.3%	8.9%
個品あっせん Hire purchase (前年同期比/YOY) (%)	164 19.3%	0.0%	135 18.0%	0.0%	215 21.6%	0.0%
その他 Other (前年同期比/YOY) (%)	27 2.5%	0.0%	25 4.9%	0.0%	35 7.1%	0.0%
取扱高合計 Total trading volume (前年同期比/YOY) (%)	1,419,119 15.2%	100.0%	1,614,401 13.8%	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)

	2005/11		2006/11		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) (%)	¥19,520 24.1%	24.4%	¥24,023 23.1%	25.9%	¥27,397 23.1%	25.0%
加盟店収益 Revenue from affiliated merchants (前年同期比/YOY) (%)	15,700 -	19.6%	18,552 18.2%	20.0%	22,066 19.6%	20.1%
リボ・分割払収益 Revenue from revolving credit (前年同期比/YOY) (%)	3,662 -	4.6%	5,257 43.6%	5.7%	5,120 39.5%	4.7%
その他収益 Other revenue (前年同期比/YOY) (%)	157 -	0.2%	213 35.3%	0.2%	209 55.2%	0.2%
融資計 Total loans (前年同期比/YOY) (%)	57,208 15.4%	71.6%	66,092 15.5%	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) (%)	55,310 14.7%	69.2%	63,740 15.2%	68.6%	75,487 15.9%	68.8%
その他融資 Other loans (前年同期比/YOY) (%)	1,898 38.3%	2.4%	2,351 23.9%	2.5%	2,632 33.6%	2.4%
融資代行 Service fee (前年同期比/YOY) (%)	1,850 12.7%	2.3%	1,514 18.2%	1.6%	2,386 13.1%	2.2%
個品あっせん Hire purchase (前年同期比/YOY) (%)	14 5.2%	0.0%	11 20.4%	0.0%	18 8.9%	0.0%
その他 Other (前年同期比/YOY) (%)	1,310 9.9%	1.7%	1,266 3.3%	1.4%	1,813 28.9%	1.6%
金融収益 Financial income (前年同期比/YOY) (%)	0 39.0%	0.0%	7 1617.3%	0.0%	0 23.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY) (%)	79,903 16.0%	100.0%	92,915 16.3%	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)

	2005/11	2006/11	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) (%)	¥56,517 17.1%	¥66,934 18.4%	¥73,926 17.5%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2005/11		2006/11		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)(%)	¥162,015 18.5%	¥25,336	¥191,177 18.0%	¥29,162	¥148,821 27.0%	¥31,675
カードショッピング Credit card shopping (前年同期比/YOY)(%)	161,863 18.6%	25,372	191,055 18.0%	29,192	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)(%)	51,669 -	-	64,601 25.0%	12,932	58,344 41.3%	17,059
個品あっせん Hire purchase (前年同期比/YOY)(%)	151 19.2%	35	122 19.2%	29	132 22.1%	37
営業貸付金合計 Total loans receivable (前年同期比/YOY)(%)	340,033 18.9%	54,138	392,433 15.4%	52,400	349,904 17.4%	51,840
カードキャッシング Cash advances (前年同期比/YOY)(%)	321,258 18.8%	50,797	372,035 15.8%	50,777	330,702 17.1%	48,201
その他融資 Other loans (前年同期比/YOY)(%)	18,774 21.6%	3,340	20,397 8.6%	1,622	19,202 23.4%	3,639
営業債権合計 Total finance receivable (前年同期比/YOY)(%)	502,048 18.8%	79,474	583,611 16.2%	81,562	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)

	2005/11	2006/11	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 Receivables)

(単位: 百万円/Millions of Yen)

	2005/11		2006/11		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)(%)	¥205,493 14.6%	¥26,205	¥245,525 19.5%	¥40,032	¥198,821 25.5%	¥40,371
営業貸付金合計 Total loans receivable (前年同期比/YOY)(%)	350,033 18.3%	54,138	402,433 15.0%	52,400	359,904 16.8%	51,840
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/YOY)(%)	555,526 16.9%	80,344	647,959 16.6%	92,432	558,726 19.8%	92,211

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

(単位: 万人/Ten Thousand)

	2005/11		2006/11		2006/2	
	実績 Results	期首増減 Increase/Decrease from 2005/2	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	1,348	58	1,432	62	1,370	80
稼働会員数 2 Active cardholders	752	35	816	50	766	49
年間稼働率 3 Card-usage rate	57.4%	-	58.7%	-	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÷(2005/11~2006/11)平均有効会員数×100
Card-usage rate = Total cardholders/Average total active cardholders at the third quarter (2005/11 and 2006/11) × 100