

2008年 2月期 決算補足資料

FACT BOOK 2008 For the Year Ended February 20, 2008



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。

Remarks to the Forecasting

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)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/YOY)	¥1,884,909 15.0%	¥2,183,060 15.8%	¥2,482,920 13.7%	¥2,756,725 11.0%
営業収益 Operating revenues (前期比/YOY)	122,810 12.3%	144,751 17.9%	173,481 19.8%	181,076 4.4%
営業利益 Operating income (前期比/YOY)	34,969 14.6%	40,231 15.0%	40,955 1.8%	32,863 19.8%
経常利益 Ordinary income (前期比/YOY)	35,084 14.9%	40,170 14.5%	41,018 2.1%	33,014 19.5%
当期純利益 Net income (前期比/YOY)	18,683 15.5%	21,262 13.8%	20,592 3.2%	17,653 14.3%

主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2005/2	2006/2	2007/2	2008/2
自己資本比率(株主資本比率) Shareholders' equity ratio	20.9%	20.1%	18.6%	18.9%
1株当たり当期純利益 Net income per share (EPS)	¥356.10	¥405.22	¥131.23	¥112.52
1株当たり純資産(1株当たり株主資本) Shareholders' equity per share (BPS)	¥2,244.93	¥2,650.32	¥991.07	¥1,040.97

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.	94.1%		

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%	PT. AEON CREDIT SERVICE INDONESIA	86.2%
AEON THANA SINSAP (THAILAND) PLC. 2	54.3%	AEON CREDIT GUARANTEE (CHINA) CO., LTD.	76.0%
ACS CAPITAL CORPORATION LTD.	100.0%	AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	76.0%
AEON CREDIT SERVICE (M) BERHAD 3	58.3%	A C S INSURANCE BROKER (THAILAND) CO., LTD.	100.0%
AEON CREDIT SERVICE (TAIWAN) CO., LTD.	96.2%	A C S LIFE INSURANCE BROKER (THAILAND) CO., LTD.	100.0%
AEON CREDIT CARD (TAIWAN) CO., LTD.	94.1%	A C S SERVICING (THAILAND) CO., LTD.	100.0%

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 AEON CREDIT SERVICE (M) BERHADは、マレーシア証券取引所に上場しております。(証券コード5139)

AEON CREDIT SERVICE (M) BERHAD are listed on The Stock Exchange of Malaysia. (Securities Code: 5139)

連結貸借対照表 Consolidated Balance Sheets

(単位:百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY)	¥539,219 20.7%	¥659,093 22.2%	¥796,502 20.8%	¥809,822 1.7%
固定資産 Non-current assets (前期比/YOY)	22,874 21.0%	30,263 32.3%	37,636 24.4%	52,042 38.3%
繰延資産 Deferred assets (前期比/YOY)	— —	— —	115 —	196 70.4%
資産合計 Total assets (前期比/YOY)	562,094 20.7%	689,356 22.6%	¥834,254 21.0%	¥862,061 3.3%
流動負債 Current liabilities (前期比/YOY)	138,035 7.0%	157,931 14.4%	221,828 40.5%	231,042 4.2%
固定負債 Non-current liabilities (前期比/YOY)	294,711 31.0%	377,539 28.1%	439,813 16.5%	447,681 1.8%
負債合計 Total liabilities (前期比/YOY)	432,746 22.3%	535,471 23.7%	¥661,642 23.6%	¥678,724 2.6%
株主資本合計 Total stockholder's equity (前期比/YOY)	117,480 15.5%	138,691 18.1%	147,699 6.5%	158,948 7.6%
評価・換算差額等合計 Total revaluation reserve (前期比/YOY)	— —	— —	7,812 —	4,314 44.8%
負債、少数株主持分及び資本合計 Total liabilities and stockholders' equity (前期比/YOY)	562,094 20.7%	689,356 22.6%	— —	— —
少数株主持分 Minority interests (前期比/YOY)	11,867 16.5%	15,193 28.0%	17,099 12.5%	20,074 17.4%
純資産合計 Total net assets (前期比/YOY)	— —	— —	172,611 —	183,336 6.2%
負債及び純資産合計 Total liabilities and net assets (前期比/YOY)	— —	— —	834,254 —	862,061 3.3%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前期比/YOY)	¥122,810 12.3%	¥144,751 17.9%	¥173,481 19.8%	¥181,076 4.4%
総合あっせん収益 Credit card shopping (前期比/YOY)	25,559 21.7%	31,701 24.0%	39,775 25.5%	47,330 19.0%
個品あっせん収益 Hire purchase (前期比/YOY)	6,063 5.6%	7,634 25.9%	7,530 1.4%	9,752 29.5%
融資収益 Income from direct cash loans (前期比/YOY)	83,967 15.1%	98,640 17.5%	118,207 19.8%	114,300 3.3%
融資代行収益 Income from service fees (前期比/YOY)	2,734 12.6%	2,374 13.2%	1,921 19.1%	1,209 37.0%
償却債権回収益 Income from bad debt recovery (前期比/YOY)	1,124 35.0%	1,372 22.0%	1,992 45.2%	2,896 45.4%
その他の収益 Other income (前期比/YOY)	3,353 33.1%	2,987 10.9%	3,756 15.7%	5,282 40.6%
金融収益 Financial income (前期比/YOY)	7 74.0%	39 403.6%	296 647.1%	304 2.4%
営業費用 Operating expenses (前期比/YOY)	87,840 11.4%	104,519 19.0%	132,526 26.8%	148,212 11.8%
販売費及び一般管理費 Selling, general and administrative expenses (前期比/YOY)	81,790 12.5%	96,710 18.2%	121,117 25.2%	133,567 10.3%
金融費用 Financial expenses (前期比/YOY)	6,050 2.0%	7,809 29.1%	11,409 46.1%	14,645 28.4%
支払利息 Interest paid (前期比/YOY)	5,877 2.9%	7,442 26.6%	11,234 51.0%	14,456 28.7%
その他 Other (前期比/YOY)	173 41.8%	367 112.5%	175 52.4%	189 8.1%
営業利益 Operating income (前期比/YOY)	34,969 14.6%	40,231 15.0%	40,955 1.8%	32,863 19.8%
営業外収益 Non-operating income (前期比/YOY)	258 68.6%	243 5.7%	339 39.2%	474 39.8%
営業外費用 Non-operating expenses (前期比/YOY)	144 22.2%	304 111.1%	276 9.1%	324 17.0%
経常利益 Ordinary income (前期比/YOY)	35,084 14.9%	40,170 14.5%	41,018 2.1%	33,014 19.5%
特別利益 Extraordinary income (前期比/YOY)	— —	604 —	926 53.1%	2,639 185.1%
特別損失 Extraordinary losses (前期比/YOY)	217 38.7%	2,119 875.8%	3,678 73.5%	1,326 63.9%
税引等調整前当期純利益 Income before income taxes and other (前期比/YOY)	34,866 15.1%	38,655 10.9%	38,265 1.0%	34,327 10.3%
少数株主利益 Minority interest income (前期比/YOY)	2,382 29.0%	2,735 14.8%	3,139 14.8%	4,276 36.2%
当期純利益 Net income (前期比/YOY)	¥18,683 15.5%	¥21,262 13.8%	¥20,592 3.2%	¥17,653 14.3%

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)

	2005/2	2006/2	2007/2	2008/2
	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) (前期比/YOY)	¥1,048 12.3%	¥1,074 2.5%	¥1,079 0.4%	¥1,137 5.0%
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) (前期比/YOY)	978 19.8%	1,270 29.9%	1,660 31.0%	1,949 17.4%

主な海外連結子会社 Major Overseas Subsidiaries

		2005/2	2006/2	2007/2	2008/2
		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)	851 0.5%	880 3.4%	1,152 30.9%	1,205 5.0%
	百万円 Millions of Yen	¥11,762	¥12,670	¥17,375	¥17,908
	為替レート Avg. exchange rate	1HK\$ = ¥ 13.81	1HK\$ = ¥ 14.39	1HK\$ = ¥ 15.08	1HK\$ = ¥ 14.86
AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)	百万タイバツ Millions of Baht (前期比/YOY)	4,930 21.7%	6,453 30.9%	7,730 19.4%	9,262 17.0%
	百万円 Millions of Yen	¥13,264	¥17,940	¥24,504	¥33,821
	為替レート Avg. exchange rate	1Baht= ¥ 2.69	1Baht= ¥ 2.78	1Baht= ¥ 3.17	1Baht= ¥ 3.65
AEON CREDIT SERVICE (M) SDN. BERHAD (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)	51 47.0%	82 62.2%	141 70.3%	187 33.0%
	百万円 Millions of Yen	¥1,447	¥2,451	¥4,558	¥6,411
	為替レート Avg. exchange rate	1RM= ¥ 28.32	1RM= ¥ 29.57	1RM= ¥ 32.29	1RM= ¥ 34.11

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)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥1,117,933 20.4%	59.3%	¥1,348,860 20.7%	61.8%	¥1,590,444 17.9%	64.1%	¥1,874,219 17.8%	68.0%
個品あっせん Hire purchase (前期比/YOY)	53,444 17.3%	2.8%	45,023 15.8%	2.1%	44,360 1.5%	1.8%	53,598 20.8%	1.9%
融資計 Total loans (前期比/YOY)	512,167 14.9%	27.2%	609,944 19.1%	27.9%	695,016 13.9%	28.0%	694,898 0.0%	25.2%
カードキャッシング Cash advances (前期比/YOY)	467,675 13.5%	24.8%	531,348 13.6%	24.3%	589,044 10.9%	23.7%	574,037 2.6%	20.8%
その他融資 Other loans (前期比/YOY)	44,491 32.4%	2.4%	78,595 76.7%	3.6%	105,971 34.8%	4.3%	120,861 14.1%	4.4%
融資代行 Service fees (前期比/YOY)	194,052 8.9%	10.3%	174,036 10.3%	8.0%	141,750 18.6%	5.7%	89,705 36.7%	3.3%
その他 Other (前期比/YOY)	7,312 22.8%	0.4%	5,195 29.0%	0.2%	11,348 118.4%	0.4%	44,303 290.4%	1.6%
取扱高合計 Total trading volume (前期比/YOY)	1,884,909 15.0%	100.0%	2,183,060 15.8%	100.0%	2,482,920 13.7%	100.0%	2,756,725 11.0%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥25,559 21.7%	20.8%	¥31,701 24.0%	21.9%	¥39,775 25.5%	22.9%	¥47,330 19.0%	26.1%
個品あっせん Hire purchase (前期比/YOY)	6,063 5.6%	4.9%	7,634 25.9%	5.3%	7,530 1.4%	4.3%	9,752 29.5%	5.4%
融資計 Total loans	83,967 15.1%	68.4%	98,640 17.5%	68.1%	118,207 19.8%	68.1%	114,300 3.3%	63.1%
カードキャッシング Cash advances (前期比/YOY)	75,337 13.2%	61.3%	86,444 14.7%	59.7%	100,609 16.4%	58.0%	92,884 7.7%	51.3%
その他融資 Other loans (前期比/YOY)	8,630 34.6%	7.0%	12,195 41.3%	8.4%	17,598 44.3%	10.1%	21,416 21.7%	11.8%
融資代行 Agency Service (前期比/YOY)	2,734 12.6%	2.2%	2,374 13.2%	1.6%	1,921 19.1%	1.1%	1,209 37.0%	0.7%
償却債権回収益 Income from bad debt recovery (前期比/YOY)	1,124 35.0%	0.9%	1,372 22.0%	0.9%	1,992 45.2%	1.1%	2,896 45.4%	1.6%
その他の収益 Other revenues (前期比/YOY)	3,353 33.1%	2.7%	2,987 10.9%	2.1%	3,756 15.7%	2.2%	5,282 40.6%	2.9%
金融収益 Financial income (前期比/YOY)	7 74.0%	0.0%	39 403.6%	0.0%	296 647.1%	0.2%	304 2.4%	0.2%
営業収益合計 Total operating revenues (前期比/YOY)	122,810 12.3%	100.0%	144,751 17.9%	100.0%	173,481 19.8%	100.0%	181,076 4.4%	100.0%

営業債権内訳 Finance Receivables (1)

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥158,008 34.1%	40,204	¥197,092 24.7%	39,083	¥260,790 32.3%	63,698	¥287,335 10.2%	26,545
カードショッピング Credit card shopping (前期比/YOY)	130,634 33.3%	32,663	172,072 31.7%	41,437	229,252 33.2%	57,180	248,229 8.3%	18,976
個品あっせん Hire purchase (前期比/YOY)	27,373 38.0%	7,540	25,019 8.6%	2,353	31,537 26.1%	6,518	39,106 24.0%	7,568
営業貸付金計 Total loans receivable (前期比/YOY)	355,041 16.7%	50,748	439,365 23.8%	84,324	507,115 15.4%	67,749	²⁾ 514,354 1.4%	7,238
カードキャッシング Cash advances (前期比/YOY)	311,782 13.9%	38,075	369,507 18.5%	57,724	416,266 12.7%	46,759	419,948 0.9%	3,682
その他融資 Other loans (前期比/YOY)	43,259 41.4%	12,672	69,858 61.5%	26,599	90,848 30.0%	20,990	94,406 3.9%	3,557
営業債権合計 Total finance receivables (前期比/YOY)	513,049 21.5%	90,952	636,458 24.1%	123,408	767,906 20.7%	131,448	801,690 4.4%	33,784

1 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

2 営業貸付金は日本の債権流動化に係る信託受益権10,633百万円を含んでおります

The total loan receivable includes the trusted beneficiary right related to securitization in Japan amounted 10,633 million Japanese yen.

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金合計 Total installments receivable	¥51,792	¥60,930	¥51,799	¥84,910
カードショッピング Credit card shopping	47,716	56,452	46,384	84,910
個品あっせん Hire purchase	4,076	4,477	5,415	—
営業貸付金計 loans receivable	20,516	20,380	19,284	18,319
カードキャッシング Cash advances	20,516	20,380	19,284	18,319
債権流動化実施額計 Total securitized receivables	72,309	81,310	71,083	103,230

(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)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥209,801 17.2%	30,761	¥258,022 23.0%	48,221	¥312,589 21.1%	54,567	¥372,246 19.1%	59,656
営業貸付金計 Total loans receivable (前期比/YOY)	375,557 16.6%	53,349	459,746 22.4%	84,188	526,399 14.5%	66,653	^() 532,674 1.2%	6,274
営業債権合計 Total finance receivables including securitized receivables (前期比/YOY)	585,359 16.8%	84,111	717,768 22.6%	132,409	838,989 16.9%	121,220	904,920 7.9%	65,931

営業貸付金は日本の債権流動化に係る信託受益権10,633百万円を含んでおります

The total loan receivable includes the trusted beneficiary right related to securitization in Japan amounted 10,633 million Japanese yen.

営業費用 Operating Expenses

(単位：百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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	¥81,790	100.0%	¥96,710	100.0%	¥121,117	100.0%	¥133,567	100.0%
(前期比/YOY)	12.5%		18.2%		25.2%		10.3%	
販売促進費 Advertising and promotion	7,806	9.5%	11,469	11.9%	13,558	11.2%	14,537	10.9%
(前期比/YOY)	21.1%		46.9%		18.2%		7.2%	
貸倒関連費 Bad debt allowance	26,623	32.6%	30,103	31.1%	40,448	33.4%	42,568	31.9%
(前期比/YOY)	13.5%		13.0%		34.4%		5.2%	
人件費 Salaries and fringe benefits	13,773	16.8%	15,977	16.5%	18,111	15.0%	20,281	15.2%
(前期比/YOY)	9.6%		16.0%		13.4%		12.0%	
管理費 Administrative expenses	21,505	26.3%	24,652	25.5%	36,723	30.3%	42,141	31.6%
(前期比/YOY)	15.9%		14.6%		49.0%		14.8%	
設備費 Equipment expenses	9,979	12.2%	11,682	12.1%	10,405	8.6%	12,049	9.0%
(前期比/YOY)	6.2%		17.1%		10.9%		15.8%	
一般費 General expenses	2,102	2.6%	2,824	2.9%	1,870	1.5%	1,988	1.5%
(前期比/YOY)	8.3%		34.3%		33.8%		6.3%	
金融費用 Financial expenses	6,050	—	7,809	—	11,409	—	14,645	—
(前期比/YOY)	2.0%		29.1%		46.1%		28.4%	
支払利息 Interest paid	5,877	—	7,442	—	11,234	—	14,456	—
(前期比/YOY)	2.9%		26.6%		51.0%		28.7%	
その他 Other	173	—	367	—	175	—	189	—
(前期比/YOY)	41.8%		112.5%		52.4%		8.1%	
営業費用合計 Total operating expenses	87,840	—	104,519	—	132,526	—	148,212	—
(前期比/YOY)	11.4%		19.0%		26.8%		11.8%	

期中平均調達コスト Average funding cost	2005/2	2006/2	2007/2	2008/2
日本 Japan	0.93%	0.88%	0.98%	1.21%
香港 Hong Kong	3.60%	4.56%	4.80%	4.80%
タイ Thailand	3.78%	4.28%	5.05%	5.09%
マレーシア Malaysia	4.45%	4.68%	4.95%	4.91%
台湾 Taiwan	1.75%	2.02%	2.08%	2.34%

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥18,589 15.1%	3,302	¥28,238 51.9%	9,649	¥34,019 20.5%	5,780	¥27,787 18.3%	6,232
コマーシャル・ペーパー Commercial paper (前期比/YOY)	-	8,000	7,000	7,000	-	7,000	659	659
社債 Corporate bonds (前期比/YOY)	62,750 19.0%	10,010	93,986 56.6%	33,986	117,363 24.9%	23,376	131,452 12.0%	14,089
(内1年以内返済予定) (Paid off within a year) (前期比/YOY)	(2,750)	(2,750)	-	-	(10,000)	(10,000)	(18,498)	(8,498)
長期借入金 Long-term borrowings (LTB) (前期比/YOY)	284,443 39.7%	80,891	324,144 13.9%	39,700	409,472 26.3%	85,328	403,208 1.5%	6,264
(内1年以内返済予定) (Paid off within a year) (前期比/YOY)	(51,637)	(18,177)	(46,382)	(5,254)	(88,478)	(42,095)	(80,198)	(8,279)
有利子負債計 Total interest-bearing debt (前期比/YOY)	365,783 27.8%	79,598	453,369 23.9%	87,585	560,855 23.4%	107,485	563,107 0.4%	2,251

債権流動化 ABS & ABCP (前期比/YOY)	72,309 4.4%	3,366	77,310 6.9%	5,001	67,865 12.2%	9,445	97,143 43.1%	29,277
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1年以上長期借入比率 LTB/Total borrowings	74.5%	75.2%	70.8%	68.4%
直接調達比率 Direct financing ratio	33.7%	37.5%	34.2%	36.9%

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)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
期首貸倒引当金 Opening Balance (前期比/YOY)	¥14,467 18.6%	¥20,349 40.7%	¥27,870 37.0%	¥40,189 44.2%
貸倒関連費 Bad Debt Allowance (前期比/YOY)	26,623 13.5%	30,103 13.1%	40,448 34.4%	42,568 5.2%
貸倒償却総額 Written-off amount (前期比/YOY)	20,741 2.1%	22,581 8.8%	26,699 18.2%	34,861 30.6%
期末貸倒引当金 Ending Balance + - (前期比/YOY)	20,349 40.7%	27,870 37.0%	40,189 44.2%	47,896 19.2%

期末貸倒引当金 / 営業債権残高比 Ending balance/Total finance receivables	3.97%	4.38%	5.23%	5.97%
流動化債権を含んだ場合 If including ABS & ABCP	3.48%	3.88%	4.79%	5.29%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	4.04%	3.55%	3.48%	4.35%
流動化債権を含んだ場合 If including ABS & ABCP	3.54%	3.15%	3.18%	3.85%

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)

	2005/2		2006/2		2007/2		2008/2	
	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	1,290	80	1,370	80	1,455	85	1,553	98
香港 Hong Kong	79	9	88	9	95	7	101	6
タイ Thailand	132	19	140	8	154	14	165	11
台湾 Taiwan	6	3	10	4	11	1	11	0
マレーシア Malaysia	—	—	3	3	7	4	9	2
合計 Total	1,507	110	1,610	103	1,722	112	1,839	117

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)

	2005/2		2006/2		2007/2		2008/2	
	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	1,551	33	1,467	84	1,271	196	351	920
香港 Hong Kong	272	3	300	28	303	3	300	3
タイ Thailand	265	30	312	47	328	16	353	25
合計 Total	2,088	66	2,079	9	1,902	177	1,004	898

従業員数の推移 Number of Employees

(単位:人/Man)

	2005/2		2006/2		2007/2		2008/2	
	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	3,159	345	3,652	493	3,937	285	4,543	606
平均臨時雇用者数 Number of average part-timers	3,650	310	4,495	845	5,037	542	5,531	494

単独決算報告 Non-Consolidated Financial Summary

単独決算概要 Overview

業績ハイライト Non-Consolidated Financial Highlights

(単位: 百万円 / Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/ YOY)	¥1,695,840 14.0%	¥1,949,631 15.0%	¥2,180,248 11.8%	¥2,411,229 10.6%
営業収益 Operating revenues (前期比/ YOY)	94,682 14.0%	109,736 15.9%	125,169 14.1%	121,530 2.9%
営業利益 Operating income (前期比/ YOY)	28,582 11.9%	32,001 12.0%	30,478 4.8%	19,685 35.4%
経常利益 Ordinary income (前期比/ YOY)	29,249 11.9%	32,728 11.9%	31,627 3.4%	22,275 29.6%
当期純利益 Net income (前期比/ YOY)	16,904 13.7%	19,056 12.7%	17,902 6.1%	14,106 21.2%

主要な経営指標 Non-Consolidated Key Indicators

(単位: 円 / Yen)

	2005/2	2006/2	2007/2	2008/2
自己資本比率 (株主資本比率) Shareholders' equity ratio	23.2%	22.7%	21.4%	21.8%
1株当たり当期純利益 Net income per share (EPS)	¥332.25	¥363.24	¥114.09	¥89.92
1株当たり純資産 (1株当たり株主資本) Shareholders' equity per share (BPS)	¥2,031.89	¥2,360.82	¥869.25	¥909.24

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

单独貸借对照表 Non-Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY)	¥436,767 20.8%	¥515,200 18.0%	¥598,924 16.3%	¥603,702 0.8%
固定資産 Non-current assets (前期比/YOY)	22,030 16.5%	29,092 32.1%	38,037 30.7%	49,803 30.9%
繰延資産 Deferred assets (前期比/YOY)	— —	— —	115 —	196 70.4%
資産合計 Total assets (前期比/YOY)	¥458,797 20.6%	¥544,293 18.6%	¥637,077 17.0%	¥653,702 2.6%
流動負債 Current liabilities (前期比/YOY)	¥101,641 9.7%	¥114,530 12.7%	¥162,832 42.2%	¥164,178 0.8%
固定負債 Non-current liabilities (前期比/YOY)	250,827 28.2%	306,223 22.1%	337,847 10.3%	346,922 2.7%
負債合計 Total liabilities (前期比/YOY)	352,469 22.3%	420,754 19.4%	500,680 19.0%	511,100 2.1%
資本合計 Total assets (前期比/YOY)	106,328 15.2%	123,539 16.2%	- -	- -
負債及び資本合計 Total liabilities and assets (前期比/YOY)	458,797 20.6%	544,293 18.6%	- -	- -
株主資本合計 Total shareholder's equity (前期比/YOY)	— —	— —	130,758 —	138,460 5.9%
評価・換算差額等合計 Total revaluation reserve (前期比/YOY)	— —	— —	5,638 —	4,141 26.6%
純資産合計 Total net assets (前期比/YOY)	— —	— —	136,396 —	142,601 4.5%
負債純資産合計 Total liabilities and net assets (前期比/YOY)	— —	— —	637,077 —	653,702 2.6%

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

(単位: 百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前期比/YOY)	¥94,682 14.0%	¥109,736 15.9%	¥125,169 14.1%	¥121,530 2.9%
総合あっせん収益 Credit card shopping (前期比/YOY)	22,256 22.9%	27,397 23.1%	32,896 20.1%	38,462 16.9%
個品あっせん収益 Hire purchase (前期比/YOY)	19 25.6%	18 8.9%	14 19.4%	11 21.0%
融資収益 Income from direct cash loans (前期比/YOY)	67,108 15.6%	78,119 16.4%	88,599 13.4%	79,235 10.6%
融資代行収益 Income from service fees (前期比/YOY)	2,745 12.5%	2,386 13.1%	1,934 18.9%	1,205 37.7%
償却債権回収益 Income from bad debt recovery (前期比/YOY)	562 32.5%	511 9.0%	483 5.5%	546 12.9%
その他の収益 Other income (前期比/YOY)	1,987 40.4%	1,301 34.6%	1,213 6.8%	2,012 65.8%
金融収益 Financial income (前期比/YOY)	0 113.5%	0 0.0%	27 3461.5%	56 110.4%
営業費用 Operating expenses (前期比/YOY)	66,100 14.8%	77,735 17.6%	94,691 21.8%	101,844 7.6%
販売費及び一般管理費 Selling, general and administrative expenses (前期比/YOY)	62,923 15.4%	73,926 17.5%	90,045 21.8%	95,954 6.6%
金融費用 Financial expenses (前期比/YOY)	3,176 5.1%	3,809 19.9%	4,645 22.0%	5,890 26.8%
支払利息 Interest paid (前期比/YOY)	3,084 6.1%	3,605 16.9%	4,615 28.0%	5,824 26.2%
その他 Other (前期比/YOY)	91 18.8%	203 121.6%	30 85.1%	66 118.6%
営業利益 Operating income (前期比/YOY)	28,582 11.9%	32,001 12.0%	30,478 4.8%	19,685 35.4%
営業外収益 Non-operating income (前期比/YOY)	791 11.3%	977 23.5%	1,381 41.3%	2,851 106.5%
営業外費用 Non-operating expenses (前期比/YOY)	123 19.9%	250 102.2%	231 7.4%	261 12.6%
経常利益 Ordinary income (前期比/YOY)	29,249 11.9%	32,728 11.9%	31,627 3.4%	22,275 29.6%
特別利益 Extraordinary income (前期比/YOY)	— —	604 —	729 20.6%	2,174 198.0%
特別損失 Extraordinary losses (前期比/YOY)	216 32.4%	1,800 730.4%	2,631 46.1%	1,265 51.9%
税引前当期純利益 Income before income taxes and other (前期比/YOY)	29,032 12.4%	31,532 8.6%	29,725 5.7%	23,184 22.0%
当期純利益 Net income (前期比/YOY)	16,904 13.7%	19,056 12.7%	17,902 6.1%	14,106 21.2%

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)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥1,075,473 20.0%	63.4%	¥1,294,645 20.4%	66.4%	¥1,516,639 17.1%	69.6%	¥1,791,784 18.1%	74.3%
融資計 Total loans (前期比/YOY)	426,001 12.5%	25.1%	480,698 12.8%	24.7%	521,640 8.5%	23.9%	499,006 4.3%	20.7%
カードキャッシング Cash advances (前期比/YOY)	415,294 11.9%	24.5%	466,978 12.4%	24.0%	509,336 9.1%	23.4%	492,901 3.2%	20.4%
その他融資 Other loans (前期比/YOY)	10,707 45.5%	0.6%	13,720 28.1%	0.7%	12,303 10.3%	0.6%	6,105 50.4%	0.3%
融資代行 Agency Service (前期比/YOY)	194,052 8.9%	11.4%	174,036 10.3%	8.9%	141,750 18.6%	6.5%	89,705 36.7%	3.7%
個品あっせん Hire purchase (前期比/YOY)	275 27.0%	0.0%	215 21.6%	0.0%	184 14.6%	0.0%	135 26.3%	0.0%
その他 Other (前期比/YOY)	37 4.6%	0.0%	35 7.1%	0.0%	33 4.0%	0.0%	30,597 90828.2%	1.3%
取扱高合計 Total trading volume (前期比/YOY)	1,695,840 14.0%	100.0%	1,949,631 15.0%	100.0%	2,180,248 11.8%	100.0%	2,411,229 10.6%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥22,256 22.9%	23.5%	¥27,397 23.1%	25.0%	¥32,896 20.1%	26.3%	¥38,462 16.9%	31.6%
加盟店収益 Revenue from affiliated merchants (前期比/YOY)	18,449 19.9%	19.5%	22,066 19.6%	20.1%	25,600 16.0%	20.5%	29,669 15.9%	24.4%
リボ・分割払収益 Revenue from revolving credit (前期比/YOY)	3,671 40.5%	3.9%	5,120 39.5%	4.7%	7,014 37.0%	5.6%	8,303 18.4%	6.8%
その他 Other (前期比/YOY)	135 31.6%	0.1%	209 55.2%	0.2%	280 33.9%	0.2%	489 74.2%	0.4%
融資計 Total loans (前期比/YOY)	67,108 15.6%	70.9%	78,119 16.4%	71.2%	88,599 13.4%	70.8%	79,235 10.6%	65.2%
カードキャッシング Cash advances (前期比/YOY)	65,138 15.5%	68.8%	75,487 15.9%	68.8%	85,479 13.2%	68.3%	76,643 10.3%	63.1%
その他融資 Other loans (前期比/YOY)	1,970 16.8%	2.1%	2,632 33.6%	2.4%	3,119 18.5%	2.5%	2,591 16.9%	2.1%
融資代行 Service fee (前期比/YOY)	2,745 12.5%	2.9%	2,386 13.1%	2.2%	1,934 18.9%	1.5%	1,205 37.7%	1.0%
個品あっせん Hire purchase (前期比/YOY)	19 25.6%	0.0%	18 8.9%	0.0%	14 19.4%	0.0%	11 21.0%	0.0%
償却債権回収収益 income from bad debt recovery (前期比/YOY)	562 32.5%	0.6%	511 9.0%	0.5%	483 5.5%	0.4%	546 12.9%	0.4%
その他の収益 Other revenues (前期比/YOY)	1,987 40.4%	2.1%	1,301 34.6%	1.1%	1,213 6.8%	1.0%	2,012 65.8%	1.7%
金融収益 Financial income (前期比/YOY)	0 113.5%	0.0%	0 23.4%	0.0%	27 3461.5%	0.0%	56 110.4%	0.0%
営業収益合計 Total operating revenues (前期比/YOY)	94,682 14.0%	100.0%	109,736 15.9%	100.0%	125,169 14.1%	100.0%	121,530 2.9%	100.0%

営業債権内訳 Finance Receivables (1)

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥117,145 38.0%	32,263	¥148,821 27.0%	31,675	¥197,211 32.5%	48,390	¥217,971 10.5%	20,759
カードショッピング Credit card shopping (前期比/YOY)	116,975 38.2%	32,308	148,688 27.1%	31,712	197,099 32.6%	48,410	217,883 10.5%	20,784
内リボ・分割払い残高 Revolving payment card shoppin (前期比/YOY)	41,285 39.9%	11,782	58,344 41.3%	17,059	63,487 8.9%	5,143	81,405 28.2%	17,918
個品あっせん Hire purchase (前期比/YOY)	169 21.1%	45	132 22.1%	37	112 14.7%	19	87 22.9%	26
営業貸付金計 Total loans receivable (前期比/YOY)	298,064 15.9%	40,899	349,904 17.4%	51,840	385,585 10.2%	35,681	²⁾ 393,331 2.0%	7,746
カードキャッシング Cash advances (前期比/YOY)	282,501 15.3%	37,558	330,702 17.1%	48,201	365,839 10.6%	35,137	376,679 3.0%	10,840
その他融資 Other loans (前期比/YOY)	15,563 27.3%	3,341	19,202 23.4%	3,639	19,746 2.8%	543	16,652 15.7%	3,094
営業債権合計 Total finance receivables (前期比/YOY)	415,210 21.4%	73,163	498,726 20.1%	83,515	582,797 16.9%	84,071	611,302 4.9%	28,505

1 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.

2 営業貸付金は債権流動化に係る信託受益権10,633百万円を含んでおります

The total loan receivable includes the trusted beneficiary right related to securitization amounted 10,633 million Japanese yen .

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥41,304	¥50,000	¥40,217	¥76,086
一回払い Single-payment credit	41,304	50,000	40,217	76,086
リボ払い Revolving payment credit	—	—	—	—
ボーナス払い Twice-yearly payment credit	—	—	—	—
営業貸付金 Loans receivable	10,000	10,000	10,000	4,900
リボ払い Revolving payment credit	10,000	10,000	10,000	4,900
債権流動化実施額計 Total securitized receivables	51,304	60,000	50,217	80,986

(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)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥158,450 14.5%	20,117	¥198,821 25.5%	40,371	¥237,428 19.4%	38,607	¥294,058 23.9%	56,628
営業貸付金計 Total loans receivable (前期比/YOY)	308,064 15.3%	40,899	359,904 16.8%	51,840	395,585 9.9%	35,681	() 398,231 0.7%	2,645
営業債権合計 Total finance receivables including securitized receivables (前期比/YOY)	466,514 15.0%	61,017	558,726 19.8%	92,211	633,014 13.3%	74,288	692,289 9.4%	59,274

営業貸付金は債権流動化に係る信託受益権10,633百万円を含んでおります

The total loan receivable includes the trusted beneficiary right related to securitization amounted 10,633 million Japanese yen .

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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	¥62,923	100.0%	¥73,926	100.0%	¥90,045	100.0%	¥95,954	100.0%
(前期比/YOY)	15.4%		17.5%		21.8%		6.6%	
広告宣伝費 Advertising and promotion	6,864	10.9%	10,324	14.0%	11,950	13.3%	12,528	13.1%
(前期比/YOY)	20.0%		50.4%		15.8%		4.8%	
貸倒関連費 Bad debt allowance	18,660	29.7%	19,930	26.9%	26,521	29.4%	26,806	27.9%
(前期比/YOY)	23.8%		6.8%		33.1%		1.1%	
人件費 Salaries and fringe benefits	10,118	16.1%	11,654	15.8%	12,109	13.4%	13,007	13.6%
(前期比/YOY)	9.1%		15.2%		3.9%		7.4%	
管理費 Administrative expenses	19,423	30.9%	22,401	30.3%	29,795	33.1%	34,362	35.8%
(前期比/YOY)	17.2%		15.3%		33.0%		15.3%	
設備費 Equipment expenses	6,254	9.9%	7,542	10.2%	8,067	9.0%	7,861	8.2%
(前期比/YOY)	3.3%		20.6%		7.0%		2.5%	
一般費 General expenses	1,603	2.5%	2,073	2.8%	1,601	1.8%	1,386	1.4%
(前期比/YOY)	13.2%		29.3%		22.8%		13.4%	
金融費用 Financial expenses	3,176	—	3,809	—	4,645	—	5,890	—
(前期比/YOY)	5.1%		19.9%		22.0%		26.8%	
支払利息 Interest paid	3,084	—	3,605	—	4,615	—	5,824	—
(前期比/YOY)	6.1%		16.9%		28.0%		26.2%	
その他 Other	91	—	203	—	30	—	66	—
(前期比/YOY)	18.8%		121.6%		85.1%		118.6%	
営業費用合計 Total operating expenses	66,100	—	77,735	—	94,691	—	101,844	—
(前期比/YOY)	14.8%		17.6%		21.8%		7.6%	
期中平均調達コスト Average funding cost	0.93%	—	0.88%	—	0.98%	—	1.21%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2005/2		2006/2		2007/2		2008/2	
	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)	¥2,502 57.3%	3,357	¥1,300 48.1%	1,202	¥14,400 1007.7%	13,100	¥2,150 85.1%	12,250
コマーシャル・ペーパー Commercial paper (前期比/YOY)	—	8,000	7,000 —	7,000	—	7,000	—	—
社債 Corporate bonds (前期比/YOY)	60,000 20.0%	10,000	90,000 50.0%	30,000	110,000 22.2%	20,000	120,000 9.1%	10,000
(内1年以内返済予定) (Paid off within a year) (前期比/YOY)	—	—	—	—	(10,000) —	(10,000)	(15,000) 50.0%	(5,000)
長期借入金 Long-term borrowings (LTB) (前期比/YOY)	230,500 42.1%	68,300	251,700 9.1%	21,200	287,000 14.0%	35,300	284,800 0.8%	2,200
(内1年以内返済予定) (Paid off within a year) (前期比/YOY)	(41,200) 132.8%	(23,500)	(38,300) 7.0%	(2,900)	(58,800) 53.5%	(20,500)	(53,200) 9.5%	(5,600)
有利子負債計 Total interest-bearing debt (前期比/YOY)	293,002 29.6%	66,942	350,000 19.4%	56,998	411,400 17.5%	61,400	406,950 1.1%	4,450

債権流動化 ABS & ABCP (前期比/YOY)	48,000 20.0%	11,974	56,000 16.6%	8,000	47,000 16.1%	9,000	74,900 59.4%	27,900
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1年以上長期借入比率 LTB/Total borrowings	76.0%	77.2%	72.7%	69.9%
直接調達比率 Direct financing ratio	32.0%	37.7%	34.2%	40.4%

上記比率は債権流動化を有利子負債に含んでおります

The figures shown in "LTB/Total borrowings" and "Direct financing ratio" were calculated taking into consideration ABS & ABCP.

格付 Ratings from	日本格付研究所 Japan Credit Rating Agency, Ltd.	A +
	格付投資情報センター Rating and Investment Information, Inc.	A +
	スタンダード&プアーズ Standard & Poor's	A -

貸倒引当、貸倒損失 Allowance for Possible Credit Losses

(単位: 百万円/Millions of Yen)

	2005/2	2006/2	2007/2	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
期首貸倒引当金 Opening Balance (前期比/YOY)	¥10,584 41.1%	¥16,211 53.2%	¥22,639 39.7%	¥33,564 48.3%
貸倒関連費 Bad Debt Allowance (前期比/YOY)	18,660 23.8%	19,930 6.8%	26,521 33.1%	26,806 1.1%
貸倒償却総額 Written-off amount (前期比/YOY)	13,033 8.7%	13,502 3.6%	14,166 4.9%	19,130 35.0%
期末貸倒引当金 Ending Balance (前期比/YOY)	16,211 53.2%	22,639 39.7%	33,564 48.3%	()42,673 27.1%

期末貸倒引当金はACSファイナンスの吸収合併により引き継いだ貸倒引当金残高1,432百万円を含んでおります

The year end balance includes the balance 1,432 million Japanese yen brought forward from the takeover of ACS Finance.

期末貸倒引当金 / 営業債権残高比 Ending balance/Total finance receivables	3.90%	4.54%	5.76%	6.98%
流動化債権を含んだ場合 If including ABS & ABCP	3.47%	4.05%	5.30%	6.16%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	3.14%	2.71%	2.43%	3.13%
流動化債権を含んだ場合 If including ABS & ABCP	2.79%	2.42%	2.24%	2.76%

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)

	2005/2		2006/2		2007/2		2008/2	
	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	1,290	80	1,370	80	1,455	85	1,553	98
稼働会員数 2 Active cardholders	717	77	766	49	830	64	914	84
年間稼働率 3 (%) Card-use rate (%)	57.4%	—	57.6%	—	58.8%	—	60.8%	—

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

男女別構成比 Cardholders by Gender	
男性 Male	28.7%
女性 Female	71.3%

- 年齢別構成比 Cardholders by Age

	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	6.3%	6.6%	6.1%
30 - 39	21.8%	19.2%	22.8%
40 - 49	26.0%	24.8%	26.6%
50 - 59	22.6%	21.8%	22.9%
60 and over	23.3%	27.6%	21.6%
Total	100.0%	100.0%	100.0%

CDネットワークの状況 Cash Dispenser (CD) Network

(単位: 台 / Number of Machines)

	2005/2		2006/2		2007/2		2008/2	
	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	1,551	33	1,467	84	1,271	196	351	920

従業員数の推移 Number of Employees

(単位: 人 / Man)

	2005/2		2006/2		2007/2		2008/2	
	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	751	35	801	50	841	40	903	62
平均臨時雇用者数 Number of average part-timers	2,319	518	2,351	32	2,817	466	2,688	129

2009年2月期の業績予測

Estimated Results for the Year Ending February 20, 2008

(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 (前期比/ YOY)	¥3,110,000 12.8%	¥2,760,000 14.5%
営業収益合計 Total Operating revenues (前期比/ YOY)	185,800 2.6%	125,500 3.3%
営業利益 Operating income (前期比/ YOY)	33,000 0.4%	20,000 1.6%
経常利益 Ordinary income (前期比/ YOY)	33,100 0.3%	22,300 0.1%
当期純利益 Net income (前期比/ YOY)	15,700 11.1%	13,700 2.9%