

2008年 2月期 中間 決算補足資料

FACT BOOK 2008 For the Year Ended February 20, 2008 Interim Results



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

Prepared by the Investor Relations section

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(注) 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)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/ YOY)	¥1,033,309 15.3%	¥1,214,398 17.5%	¥1,339,251 10.3%	¥2,482,920 13.7%
営業収益 Operating revenues (前年同期比/ YOY)	68,028 15.9%	83,697 23.0%	90,493 8.1%	173,481 19.8%
営業利益 Operating income (前年同期比/ YOY)	16,568 15.1%	18,887 14.0%	17,792 5.8%	40,955 1.8%
経常利益 Ordinary income (前年同期比/ YOY)	16,615 14.7%	18,864 13.5%	17,889 5.2%	41,018 2.1%
当期純利益 Net income (前年同期比/ YOY)	8,568 13.1%	9,728 13.5%	9,801 0.8%	20,592 3.2%

主要な経営指標 Consolidated Key Indicators

(単位: 円 / Yen)

	2005/8	2006/8	2007/8	2007/2
自己資本比率 (株主資本比率) Shareholders' equity ratio	19.8%	18.7%	18.8%	18.6%
1株当たり当期純利益 Net income per share (EPS)	¥163.81	¥62.00	¥62.47	¥131.23
1株当たり純資産 (1株当たり株主資本) Shareholders' equity per share (BPS)	¥2,399.81	¥927.26	¥1,019.74	¥991.07

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%		
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%	PT. AEON CREDIT SERVICE INDONESIA	85.0%
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) SDN. BERHAD	91.8%	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)

連結貸借対照表 Consolidated Balance Sheets

(単位：百万円/Millions of Yen)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/ YOY)	¥606,335 25.2%	¥741,241 22.2%	¥812,190 9.6%	¥796,502 20.8%
固定資産 Non-current assets (前年同期比/ YOY)	26,131 25.4%	36,466 39.6%	40,276 10.4%	37,636 24.4%
繰延資産 Deferred assets (前年同期比/ YOY)	— —	— —	215 —	115 —
資産合計 Total assets (前年同期比/ YOY)	632,466 25.2%	777,708 23.0%	852,682 9.6%	¥834,254 21.0%
流動負債 Current liabilities (前年同期比/ YOY)	149,594 21.2%	235,792 57.6%	245,453 4.1%	221,828 40.5%
固定負債 Non-current liabilities (前年同期比/ YOY)	344,500 31.2%	381,711 10.8%	429,771 12.6%	439,813 16.5%
負債合計 Total liabilities (前年同期比/ YOY)	494,094 28.0%	617,503 25.0%	675,224 9.3%	¥661,642 23.6%
株主資本合計 Total stockholder's equity (前年同期比/ YOY)	125,523 16.2%	139,189 10.9%	153,577 10.3%	147,699 6.5%
評価・換算差額等合計 Total revaluation reserve (前年同期比/ YOY)	— —	6,310 —	6,432 1.9%	7,812 —
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)	632,466 25.2%	— —	— —	— —
少数株主持分 Minority interests (前年同期比/ YOY)	12,848 17.4%	14,704 14.4%	17,447 18.7%	17,099 12.5%
純資産合計 Total net assets (前年同期比/ YOY)	— —	160,204 —	177,458 10.8%	172,611 —
負債及び純資産合計 Total liabilities and net assets (前年同期比/ YOY)	— —	777,708 —	852,682 9.6%	834,254 —

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥68,028	¥83,697	¥90,493	¥173,481
(前年同期比/ YOY)	15.9%	23.0%	8.1%	19.8%
総合あっせん収益 Credit card shopping	14,597	19,052	22,330	39,775
(前年同期比/ YOY)	23.6%	30.5%	17.2%	25.5%
個品あっせん収益 Hire purchase	3,894	3,401	4,902	7,530
(前年同期比/ YOY)	38.5%	12.7%	44.1%	1.4%
融資収益 Income from direct cash loans	46,291	57,453	58,726	118,207
(前年同期比/ YOY)	14.3%	24.1%	2.2%	19.8%
融資代行収益 Income from service fees	1,244	1,026	731	1,921
(前年同期比/ YOY)	12.0%	17.5%	28.8%	19.1%
その他の収益 Other income	1,994	2,599	3,639	5,748
(前年同期比/ YOY)	6.5%	30.3%	40.0%	31.9%
金融収益 Financial income	6	163	163	296
(前年同期比/ YOY)	6.0%	2493.6%	0.1%	647.1%
営業費用 Operating expenses	51,460	64,810	72,701	132,526
(前年同期比/ YOY)	16.2%	25.9%	12.2%	26.8%
金融費用 Financial expenses	3,614	5,209	7,114	11,409
(前年同期比/ YOY)	23.9%	44.1%	36.6%	46.1%
支払利息 Interest paid	3,424	5,126	7,003	11,234
(前年同期比/ YOY)	22.6%	49.7%	36.6%	51.0%
その他 Other	190	82	110	175
(前年同期比/ YOY)	51.6%	56.8%	34.8%	52.4%
販売費及び一般管理費 Selling, general and administrative expenses	47,845	59,600	65,586	121,117
(前年同期比/ YOY)	15.7%	24.6%	10.0%	25.2%
営業利益 Operating income	16,568	18,887	17,792	40,955
(前年同期比/ YOY)	15.1%	14.0%	5.8%	1.8%
営業外収益 Non-operating income	156	154	281	339
(前年同期比/ YOY)	3.1%	0.9%	81.6%	39.2%
営業外費用 Non-operating expenses	109	177	184	276
(前年同期比/ YOY)	81.2%	62.0%	3.8%	9.1%
経常利益 Ordinary income	16,615	18,864	17,889	41,018
(前年同期比/ YOY)	14.7%	13.5%	5.2%	2.1%
特別利益 Extraordinary income	101	633	1,189	926
(前年同期比/ YOY)	—	523.8%	87.8%	53.1%
特別損失 Extraordinary losses	838	1,265	305	3,678
(前年同期比/ YOY)	472.3%	51.0%	75.9%	73.5%
税引等調整前当期純利益 Income before income taxes and other	15,878	18,231	18,773	38,265
(前年同期比/ YOY)	10.7%	14.8%	3.0%	1.0%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	8,755	12,744	8,115	21,649
(前年同期比/ YOY)	21.9%	45.6%	36.3%	10.5%
法人税等調整額 Adjustment for corporate taxes and other	2,624	5,405	1,153	7,116
(前年同期比/ YOY)	78.5%	106.0%	78.7%	44.4%
少数株主利益 Minority interest income	1,179	1,165	2,009	3,139
(前年同期比/ YOY)	12.2%	1.2%	172.5%	14.8%
当期純利益 Net income	8,568	9,728	9,801	¥20,592
(前年同期比/ YOY)	13.1%	13.5%	0.8%	3.2%

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)

	2005/8	2006/8	2007/8	2007/2
	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)	¥539 2.2%	¥558 3.5%	¥560 0.4%	¥1,079 0.4%
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)	572 29.1%	737 28.9%	890 20.8%	1,660 30.7%

主な海外連結子会社 Major Overseas Subsidiaries

		2005/8	2006/8	2007/8	2007/2
		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)	439 8.3%	561 27.7%	594 5.8%	1,152 30.9%
	百万円 Millions of Yen	¥6,112	¥8,385	¥9,104	¥17,375
	為替レート Avg. exchange rate	1HK \$ = ¥ 13.90	1HK \$ = ¥ 14.93	1HK \$ = ¥ 15.32	1HK \$ = ¥ 15.08
AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)	百万タイバツ Millions of Baht (前年同期比/ YOY)	2,985 32.4%	3,654 22.4%	4,395 20.3%	7,730 19.4%
	百万円 Millions of Yen	¥8,060	¥11,071	¥16,305	¥24,504
	為替レート Avg. exchange rate	1Baht= ¥ 2.70	1Baht= ¥ 3.03	1Baht= ¥ 3.71	1Baht= ¥ 3.17
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 (前年同期比/ YOY)	35 60.5%	62 76.8%	上場申請中のため、 記載しておりません。 Since ACSM's listing application is pending for approval, we are unable to disclose.	141 70.3%
	百万円 Millions of Yen	¥1,008	¥1,976		¥4,558
	為替レート Avg. exchange rate	1RM= ¥ 28.47	1RM= ¥ 31.57		1RM= ¥ 32.29

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)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥624,506 20.0%	60.4%	¥755,102 20.9%	62.2%	¥884,575 17.1%	66.0%	¥1,590,444 17.9%	64.1%
個品あっせん Hire purchase (前年同期比/YOY)	27,197 7.6%	2.6%	19,845 27.0%	1.6%	27,345 37.8%	2.0%	44,360 1.5%	1.8%
融資計 Total loans (前年同期比/YOY)	287,353 16.1%	27.8%	358,222 24.7%	29.5%	356,097 0.6%	26.6%	695,016 13.9%	28.0%
カードキャッシング Cash advances (前年同期比/YOY)	255,430 12.5%	24.7%	307,653 20.4%	25.3%	293,877 4.5%	21.9%	589,044 10.9%	23.7%
その他融資 Other loans (前年同期比/YOY)	31,922 56.0%	3.1%	50,568 58.4%	4.2%	62,220 23.0%	4.7%	105,971 34.8%	4.3%
融資代行 Service fees (前年同期比/YOY)	90,474 8.6%	8.8%	75,648 16.4%	6.2%	54,250 28.3%	4.1%	141,750 18.6%	5.7%
その他 Other (前年同期比/YOY)	3,777 4.7%	0.4%	5,579 47.7%	0.5%	16,982 204.4%	1.3%	11,348 118.4%	0.4%
取扱高合計 Total trading volume (前年同期比/YOY)	1,033,309 15.3%	100.0%	1,214,398 17.5%	100.0%	1,339,251 10.3%	100.0%	2,482,920 13.7%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥14,597 23.6%	21.5%	¥19,052 30.5%	22.8%	¥22,330 17.2%	24.7%	¥39,775 25.5%	22.9%
個品あっせん Hire purchase (前期比/YOY)	3,894 38.5%	5.7%	3,401 12.7%	4.1%	4,902 44.1%	5.4%	7,530 1.4%	4.3%
融資計 Total loans	46,291 14.3%	68.1%	57,453 24.1%	68.6%	58,726 2.2%	64.9%	118,207 19.8%	68.1%
カードキャッシング Cash advances (前年同期比/YOY)	41,203 12.6%	60.6%	49,385 19.9%	59.0%	48,061 2.7%	53.1%	100,609 16.4%	58.0%
その他融資 Other loans (前年同期比/YOY)	5,088 29.8%	7.5%	8,067 58.6%	9.6%	10,665 32.2%	11.8%	17,598 44.3%	10.1%
融資代行 Agency Service (前年同期比/YOY)	1,244 12.0%	1.8%	1,026 17.5%	1.2%	731 28.8%	0.8%	1,921 19.1%	1.1%
その他 Other (前年同期比/YOY)	1,994 6.5%	2.9%	2,599 30.3%	3.1%	3,639 40.0%	4.0%	5,748 31.9%	3.3%
金融収益 Financial income (前年同期比/YOY)	6 6.0%	0.0%	163 2493.6%	0.2%	163 0.1%	0.2%	296 647.1%	0.2%
営業収益合計 Total operating revenues (前年同期比/YOY)	68,028 15.9%	100.0%	83,697 23.0%	100.0%	90,493 8.1%	100.0%	173,481 19.8%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥188,952 41.7%	55,572	¥225,481 19.3%	36,528	¥276,578 22.7%	51,097	¥260,790 32.3%	63,698
カードショッピング Credit card shopping (前年同期比/YOY)	159,557 43.8%	48,622	200,464 25.6%	40,907	244,002 21.7%	43,538	229,252 33.2%	57,180
個品あっせん Hire purchase (前年同期比/YOY)	29,394 31.0%	6,949	25,016 14.9%	4,378	32,575 30.2%	7,559	31,537 26.1%	6,518
営業貸付金計 Total loans receivable (前年同期比/YOY)	390,956 19.9%	64,968	482,191 23.3%	91,235	515,342 6.9%	33,151	507,115 15.4%	67,749
カードキャッシング Cash advances (前年同期比/YOY)	338,716 16.5%	47,854	404,572 19.4%	65,855	420,970 4.1%	16,398	416,266 12.7%	46,759
その他融資 Other loans (前年同期比/YOY)	52,239 48.7%	17,113	77,619 48.6%	25,379	94,372 21.6%	16,753	90,848 30.0%	20,990
営業債権合計 Total finance receivables (前年同期比/YOY)	579,908 26.2%	120,540	707,672 22.0%	127,764	791,921 11.9%	84,249	767,906 20.7%	131,448

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)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金合計 Total installments receivable	¥52,264	¥64,207	¥68,438	¥51,799
カードショッピング Credit card shopping	48,291	59,626	63,248	46,384
個品あっせん Hire purchase	3,973	4,580	5,190	5,415
営業貸付金計 loans receivable	17,115	17,946	21,837	19,284
カードキャッシング Cash advances	17,115	17,946	21,837	19,284
債権流動化実施額計 Total securitized receivables	69,380	82,153	90,275	71,083

(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)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥241,217 17.4%	35,784	¥289,688 20.1%	48,471	¥345,017 19.1%	55,329	¥312,589 21.1%	54,567
営業貸付金計 Total loans receivable (前年同期比/YOY)	408,071 18.6%	64,025	500,138 22.6%	92,066	537,180 7.4%	37,042	526,399 14.5%	66,653
営業債権合計 Total finance receivables including securitized receivables (前年同期比/YOY)	649,289 18.2%	99,809	789,826 21.6%	140,537	882,197 11.7%	92,371	838,989 16.9%	121,220

営業費用 Operating Expenses

(単位: 百万円 / Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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	¥47,845	100.0%	¥59,600	100.0%	¥65,586	100.0%	¥121,117	100.0%
(前年同期比/ YOY)	15.7%		24.6%		10.0%		25.2%	
広告宣伝費 Advertising and promotion	4,933	10.3%	6,757	11.3%	6,360	9.7%	13,558	11.2%
(前年同期比/ YOY)	14.6%		37.0%		5.9%		18.2%	
貸倒関連費 Allowance for credit losses	16,089	33.6%	22,161	37.2%	()23,594	36.0%	40,448	33.4%
(前年同期比/ YOY)	17.5%		37.7%		6.5%		34.4%	
人件費 Salaries and fringe benefits	7,770	16.2%	8,733	14.7%	9,991	15.2%	18,111	15.0%
(前年同期比/ YOY)	14.4%		12.4%		14.4%		13.4%	
管理費 Administrative expenses	13,487	28.2%	15,951	26.8%	18,769	28.6%	36,723	30.3%
(前年同期比/ YOY)	14.2%		18.3%		17.7%		49.0%	
設備費 Equipment expenses	4,237	8.9%	5,050	8.5%	5,846	8.9%	10,405	8.6%
(前年同期比/ YOY)	22.2%		19.2%		15.8%		10.9%	
一般費 General expenses	1,326	2.8%	948	1.6%	1,025	1.6%	1,870	1.5%
(前年同期比/ YOY)	2.5%		28.5%		8.2%		33.8%	
金融費用 Financial expenses	3,614	—	5,209	—	7,114	—	11,409	—
(前年同期比/ YOY)	23.9%		44.1%		36.6%		46.1%	
支払利息 Interest paid	3,424	—	5,126	—	7,003	—	11,234	—
(前年同期比/ YOY)	22.6%		49.7%		36.6%		51.0%	
その他 Other	190	—	82	—	110	—	175	—
(前年同期比/ YOY)	51.6%		56.8%		34.6%		52.4%	
営業費用合計 Total operating expenses	51,460	—	64,810	—	72,701	—	132,526	—
(前年同期比/ YOY)	16.2%		25.9%		12.2%		26.8%	

() 利息返還請求に伴う元本充当分を含む

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥23,406 16.4%	3,294	¥44,986 92.2%	21,579	¥31,805 29.3%	13,181	¥34,019 20.5%	5,780
コマーシャル・ペーパー Commercial paper (前年同期比/ YOY)	6,500 —	6,500	12,000 84.6%	5,500	- -	12,000	- -	7,000
社債 Corporate bonds (前年同期比/ YOY)	83,537 33.4%	20,897	94,078 12.6%	10,541	129,679 37.8%	35,601	117,363 24.9%	23,376
(内1年以内返済予定) (Paid off within a year) (前年同期比/ YOY)	— —	(2,640)	(10,000) —	(10,000)	(18,529) 85.3%	(8,529)	(10,000) -	(10,000)
長期借入金 Long-term borrowings (LTB) (前年同期比/ YOY)	304,755 27.3%	65,326	360,353 18.2%	55,597	380,217 5.5%	19,864	409,472 26.3%	85,328
(内1年以内返済予定) (Paid off within a year) (前年同期比/ YOY)	(46,355) 19.7%	(7,628)	(69,619) 50.2%	(23,264)	(72,129) 3.6%	(2,510)	(88,478) 90.8%	(42,095)
有利子負債計 Total interest-bearing debt (前年同期比/ YOY)	418,199 28.7%	96,019	511,417 22.3%	93,218	541,701 5.9%	30,283	560,855 23.4%	107,485

債権流動化 ABS & ABCP (前年同期比/ YOY)	65,902 23.2%	19,862	77,806 18.1%	11,904	85,928 10.4%	8,122	67,865 12.2%	9,445
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1年以上長期借入比率 LTB/Total borrowings	76.0%	68.0%	70.6%	70.8%
直接調達比率 Direct financing ratio	35.8%	31.2%	34.4%	34.2%

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)

	2005/8	2006/8	2007/8	2007/2
	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)	¥20,349 40.7%	¥27,870 37.0%	¥40,189 44.2%	¥27,870 37.0%
貸倒関連費 Allowance for possible credit losses (前年同期比/ YOY)	16,089 17.5%	22,161 37.7%	() 23,594 6.5%	40,448 34.4%
貸倒償却総額 Written-off amount (前年同期比/ YOY)	10,822 0.6%	13,876 28.2%	17,870 28.8%	26,699 18.2%
期末貸倒引当金 Balance, end of year + - (前年同期比/ YOY)	25,616 47.2%	36,154 41.1%	45,913 27.0%	40,189 44.2%

() 利息返還請求に伴う元本充当分を含む

期末貸倒引当金 / 営業債権残高比 Year-end balance/Total finance receivables	4.42%	5.11%	5.80%	5.23%
流動化債権を含んだ場合 If including ABS & ABCP	3.95%	4.58%	5.20%	4.79%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	1.87%	1.96%	2.26%	3.48%
流動化債権を含んだ場合 If including ABS & ABCP	1.67%	1.76%	2.03%	3.18%

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)

	2005/8		2006/8		2007/8		2007/2	
	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	1,328.0	81.0	1,408.0	80.0	1,498.0	90.0	1,455.0	85.0
香港 Hong Kong	82.4	8.3	90.5	8.1	97.9	7.4	95.0	7.4
タイ Thailand	135.3	8.8	145.4	10.1	161.0	15.6	154.1	14.3
台湾 Taiwan	7.5	3.0	10.5	3.0	11.2	0.7	11.0	0.9
マレーシア Malaysia	—	—	6.0	6.0	7.7	1.7	7.0	4.0
合計 Total	1,553.2	101.1	1,660.5	107.3	1,775.8	115.4	1,722.1	111.6

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)

	2005/8		2006/8		2007/8		2007/2	
	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	1,567	44	1,455	112	998	457	1,271	196
香港 Hong Kong	287	25	294	7	308	14	303	3
タイ Thailand	284	41	326	42	342	16	328	16
合計 Total	2,138	110	2,075	63	1,648	427	1,902	177

従業員数の推移 Number of Employees

(単位: 人/Man)

	2005/8		2006/8		2007/8		2007/2	
	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	3,437	321	4,032	595	4,428	396	3,882	230
平均臨時雇用者数 Number of average part-timers	3,933	202	4,587	654	5,374	787	4,725	230

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)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/ YOY)	¥921,834 14.2%	¥1,071,367 16.2%	¥1,164,064 8.7%	¥2,180,248 11.8%
営業収益 Operating revenues (前年同期比/ YOY)	51,972 14.7%	61,425 18.2%	60,889 0.9%	125,169 14.1%
営業利益 Operating income (前年同期比/ YOY)	12,960 12.5%	14,410 11.2%	11,534 20.0%	30,478 4.8%
経常利益 Ordinary income (前年同期比/ YOY)	13,472 12.4%	15,106 12.1%	12,721 15.8%	31,627 3.4%
当期純利益 Net income (前年同期比/ YOY)	7,806 13.4%	9,058 16.0%	8,006 11.6%	17,902 6.1%

主要な経営指標 Non-Consolidated Key Indicators

(単位: 円 / Yen)

	2005/8	2006/8	2007/8	2007/2
自己資本比率 (株主資本比率) Shareholders' equity ratio	22.3%	21.1%	21.3%	21.4%
1株当たり当期純利益 Net income per share (EPS)	¥149.24	¥57.73	¥51.02	¥114.09
1株当たり純資産 (1株当たり株主資本) Shareholders' equity per share (BPS)	¥2,162.63	¥826.81	¥893.94	¥869.25

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

単独貸借対照表 Non-Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥481,768	¥578,981	¥618,696	¥598,924
(前年同期比/YOY)	23.2%	20.2%	6.9%	16.3%
固定資産 Non-current assets	24,768	35,232	39,893	38,037
(前年同期比/YOY)	20.9%	42.2%	13.2%	30.7%
繰延資産 Deferred assets	—	—	215	115
(前年同期比/YOY)	—	—	—	—
資産合計 Total assets	506,537	614,214	658,806	¥637,077
(前年同期比/YOY)	23.1%	21.3%	7.3%	17.0%
流動負債 Current liabilities	110,559	167,960	183,714	¥162,832
(前年同期比/YOY)	23.8%	51.9%	9.4%	42.2%
固定負債 Non-current liabilities	282,859	316,515	334,820	337,847
(前年同期比/YOY)	26.0%	11.9%	5.8%	10.3%
負債合計 Total liabilities	393,419	484,476	518,534	500,680
(前年同期比/YOY)	25.3%	23.1%	7.0%	19.0%
資本合計 Total assets	113,117	-	-	-
(前年同期比/YOY)	15.7%	-	-	-
負債及び資本合計 Total liabilities and assets	506,537	-	-	-
(前年同期比/YOY)	23.1%	-	-	-
株主資本合計 Total shareholder's equity	—	—	134,840	130,758
(前年同期比/YOY)	—	—	—	—
評価・換算差額等合計 Total revaluation reserve	—	—	5,430	5,638
(前年同期比/YOY)	—	—	—	—
純資産合計 Total net assets	—	129,738	140,271	136,396
(前年同期比/YOY)	—	—	8.1%	—
負債純資産合計 Total liabilities and net assets	—	614,214	658,806	637,077
(前年同期比/YOY)	—	—	7.3%	—

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

(単位: 百万円/Millions of Yen)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/ YOY)	¥51,972 14.7%	¥61,425 18.2%	¥60,889 0.9%	¥125,169 14.1%
総合あっせん収益 Credit card shopping (前年同期比/ YOY)	12,667 23.2%	16,001 26.3%	18,074 13.0%	32,896 20.1%
個品あっせん収益 Hire purchase (前年同期比/ YOY)	9 1.5%	7 21.7%	6 16.4%	14 19.4%
融資収益 Income from direct cash loans (前年同期比/ YOY)	37,191 14.4%	43,538 17.1%	41,173 5.4%	88,599 13.4%
融資代行収益 Income from service fees (前年同期比/ YOY)	1,250 11.9%	1,033 17.4%	737 28.7%	1,934 18.9%
その他の収益 Other income (前年同期比/ YOY)	852 21.0%	841 1.3%	863 2.6%	1,697 6.4%
金融収益 Financial income (前年同期比/ YOY)	- 7.2%	4 1024.4%	34 707.2%	27 3461.5%
営業費用 Operating expenses (前年同期比/ YOY)	39,011 15.5%	47,015 20.5%	49,354 5.0%	94,691 21.8%
金融費用 Financial expenses (前年同期比/ YOY)	1,913 24.4%	2,113 10.4%	2,817 33.3%	4,645 22.0%
支払利息 Interest paid (前年同期比/ YOY)	1,785 22.6%	2,099 17.5%	2,795 33.2%	4,615 28.0%
その他 Other (前年同期比/ YOY)	127 56.8%	14 88.9%	22 60.1%	30 85.1%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/ YOY)	37,097 15.1%	44,902 21.0%	46,536 3.6%	90,045 21.8%
営業利益 Operating income (前年同期比/ YOY)	12,960 12.5%	14,410 11.2%	11,534 20.0%	30,478 4.8%
営業外収益 Non-operating income (前年同期比/ YOY)	611 18.4%	864 41.5%	1,350 56.2%	1,381 41.3%
営業外費用 Non-operating expenses (前年同期比/ YOY)	99 113.1%	168 70.1%	164 2.6%	231 7.4%
経常利益 Ordinary income (前年同期比/ YOY)	13,472 12.4%	15,106 12.1%	12,721 15.8%	31,627 3.4%
特別利益 Extraordinary income (前年同期比/ YOY)	101 —	404 298.1%	873 116.2%	729 20.6%
特別損失 Extraordinary losses (前年同期比/ YOY)	520 255.2%	231 55.6%	296 28.0%	2,631 46.1%
税引前当期純利益 Income before income taxes and other (前年同期比/ YOY)	13,054 10.2%	15,278 17.0%	13,298 13.0%	29,725 5.7%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes (前年同期比/ YOY)	7,715 23.2%	11,415 47.9%	6,390 44.0%	18,789 8.9%
法人税等調整額 Adjustment for corporate taxes and other (前年同期比/ YOY)	2,467 89.8%	5,194 110.5%	1,097 78.9%	6,966 46.0%
当期純利益 Net income (前年同期比/ YOY)	7,806 13.4%	9,058 16.0%	8,006 11.6%	17,902 6.1%

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)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥600,012 19.8%	65.1%	¥720,099 20.0%	67.2%	¥844,411 17.3%	72.5%	¥1,516,639 17.1%	69.6%
融資計 Total loans (前年同期比/ YOY)	231,212 11.8%	25.1%	275,510 19.2%	25.7%	255,180 7.4%	21.9%	521,640 8.5%	23.9%
カードキャッシング Cash advances (前年同期比/ YOY)	224,805 11.6%	24.4%	268,486 19.4%	25.1%	252,054 6.1%	21.6%	509,336 9.1%	23.4%
その他融資 Other loans (前年同期比/ YOY)	6,406 18.5%	0.7%	7,024 9.6%	0.6%	3,125 55.5%	0.3%	12,303 10.3%	0.6%
融資代行 Agency Service (前年同期比/ YOY)	90,474 8.6%	9.8%	75,648 16.4%	7.1%	54,250 28.3%	4.7%	141,750 18.6%	6.5%
個品あっせん Hire purchase (前年同期比/ YOY)	116 16.1%	0.0%	91 21.5%	0.0%	65 28.8%	0.0%	184 14.6%	0.0%
その他 Other (前年同期比/ YOY)	18 1.7%	0.0%	17 5.0%	0.0%	10,157 58706.9%	0.9%	33 4.0%	0.0%
取扱高合計 Total trading volume (前年同期比/ YOY)	921,834 14.2%	100.0%	1,071,367 16.2%	100.0%	1,164,064 8.7%	100.0%	2,180,248 11.8%	100.0%

営業収益内訳 Operating Revenues

(単位: 百万円 / Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥12,667 23.2%	24.4%	¥16,001 26.3%	26.0%	¥18,074 13.0%	29.7%	¥32,896 20.1%	26.3%
加盟店収益 Revenue from affiliated merchants (前年同期比/ YOY)	10,208 18.6%	19.6%	12,203 19.5%	19.8%	14,068 15.2%	23.1%	25,600 16.0%	20.5%
リボ・分割払収益 Revenue from revolving credit (前年同期比/ YOY)	2,368 46.3%	4.6%	3,666 54.8%	6.0%	3,730 1.7%	6.1%	7,014 37.0%	5.6%
その他収益 Other revenues (前年同期比/ YOY)	91 57.5%	0.2%	130 43.6%	0.2%	276 112.3%	0.5%	280 33.9%	0.2%
融資計 Total loans (前年同期比/ YOY)	37,191 14.4%	71.6%	43,538 17.1%	70.9%	41,173 5.4%	67.6%	88,599 13.4%	70.8%
カードキャッシング Cash advances (前年同期比/ YOY)	35,970 13.6%	69.2%	41,997 16.8%	68.4%	39,780 5.3%	65.3%	85,479 13.2%	68.3%
その他融資 Other loans (前年同期比/ YOY)	1,220 43.1%	2.4%	1,540 26.2%	2.5%	1,393 9.5%	2.3%	3,119 18.5%	2.5%
融資代行 Service fee (前年同期比/ YOY)	1,250 11.9%	2.4%	1,033 17.4%	1.7%	737 28.7%	1.2%	1,934 18.9%	1.5%
個品あっせん Hire purchase (前年同期比/ YOY)	9 1.5%	0.0%	7 21.7%	0.0%	6 16.4%	0.0%	14 19.4%	0.0%
その他 Other (前年同期比/ YOY)	852 21.0%	1.6%	841 1.3%	1.4%	863 2.6%	1.4%	1,697 6.4%	1.4%
金融収益 Financial income (前年同期比/ YOY)	0 7.2%	0.0%	4 1024.4%	0.0%	34 707.3%	0.1%	27 3461.5%	0.0%
営業収益合計 Total operating revenues (前年同期比/ YOY)	51,972 14.7%	100.0%	61,425 18.2%	100.0%	60,889 0.9%	100.0%	125,169 14.1%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円 / Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥140,680 45.4%	43,910	¥173,733 23.5%	33,053	¥216,060 24.4%	42,327	¥197,211 32.5%	48,390
カードショッピング Credit card shopping (前年同期比/ YOY)	140,519 45.5%	43,938	173,610 23.5%	33,090	215,967 24.4%	42,357	197,099 32.6%	48,410
内リボ・分割払い残高 Revolving payment card shoppin (前年同期比/ YOY)	48,577 42.5%	14,485	62,904 29.5%	14,327	71,510 13.6%	8,606	63,487 8.9%	5,143
個品あっせん Hire purchase (前年同期比/ YOY)	160 15.1%	28	122 23.5%	37	92 24.7%	30	112 14.7%	19
営業貸付金計 Total loans receivable (前年同期比/ YOY)	320,189 17.0%	46,528	381,762 19.2%	61,572	393,750 3.1%	11,987	385,585 10.2%	35,681
カードキャッシング Cash advances (前年同期比/ YOY)	302,905 16.7%	43,416	361,356 19.3%	58,451	376,824 4.3%	15,468	365,839 10.6%	35,137
その他融資 Other loans (前年同期比/ YOY)	17,284 22.0%	3,112	20,406 18.1%	3,121	16,925 17.1%	3,480	19,746 2.8%	543
営業債権合計 Total finance receivables (前年同期比/ YOY)	460,870 24.4%	90,439	555,495 20.5%	94,625	609,810 9.8%	54,314	582,797 16.9%	84,071

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)

	2005/8	2006/8	2007/8	2007/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥43,478	¥54,347	¥54,347	¥40,217
一回払い Single-payment credit	43,478	54,347	54,347	40,217
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	8,300	10,000
リボ払い Revolving payment credit	10,000	10,000	8,300	10,000
債権流動化実施額計 Total securitized receivables	53,478	64,347	62,647	50,217

(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)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥184,158 14.3%	23,040	¥228,080 23.9%	43,922	¥270,408 18.6%	42,327	¥237,428 19.4%	38,607
営業貸付金計 Total loans receivable (前年同期比/ YOY)	330,189 16.4%	46,528	391,762 18.6%	61,572	402,050 2.6%	10,287	395,585 9.9%	35,681
営業債権合計 Total finance receivables including securitized receivables (前年同期比/ YOY)	514,348 15.6%	69,569	619,843 20.5%	105,495	672,458 8.5%	52,614	633,014 13.3%	74,288

営業費用 Operating Expenses

(単位: 百万円 / Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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	¥37,097	100.0%	¥44,902	100.0%	¥46,536	100.0%	¥90,045	100.0%
(前年同期比/ YOY)	15.1%		21.0%		3.6%		21.8%	
広告宣伝費 Advertising and promotion	4,353	11.7%	5,984	13.3%	5,326	11.4%	11,950	13.3%
(前年同期比/ YOY)	11.9%		37.5%		11.0%		15.8%	
貸倒関連費 Allowance for credit losses	11,314	30.5%	15,515	34.5%	()15,324	32.9%	26,521	29.4%
(前年同期比/ YOY)	13.8%		37.1%		1.2%		33.1%	
人件費 Salaries and fringe benefits	5,736	15.5%	5,883	13.1%	6,316	13.6%	12,109	13.4%
(前年同期比/ YOY)	13.9%		2.6%		7.4%		3.9%	
管理費 Administrative expenses	10,820	29.2%	12,637	28.1%	14,851	31.9%	29,795	33.1%
(前年同期比/ YOY)	19.2%		16.8%		17.5%		33.0%	
設備費 Equipment expenses	3,785	10.2%	4,027	9.0%	4,005	8.6%	8,067	9.0%
(前年同期比/ YOY)	13.8%		6.4%		0.5%		7.0%	
一般費 General expenses	1,087	2.9%	853	1.9%	712	1.5%	1,601	1.8%
(前年同期比/ YOY)	12.1%		21.5%		16.6%		22.8%	
金融費用 Financial expenses	1,913	—	2,113	—	2,817	—	4,645	—
(前年同期比/ YOY)	24.4%		10.4%		33.3%		22.0%	
支払利息 Interest paid	1,785	—	2,099	—	2,795	—	4,615	—
(前年同期比/ YOY)	22.6%		17.5%		33.2%		28.0%	
その他 Other	127	—	14	—	22	—	30	—
(前年同期比/ YOY)	56.8%		88.9%		60.1%		85.1%	
営業費用合計 Total operating expenses	39,011	—	47,015	—	49,354	—	94,691	—
(前年同期比/ YOY)	15.5%		20.5%		5.0%		21.8%	

期中平均調達コスト Average funding cost	0.91%	—	0.92%	—	1.19%	—	0.98%	—
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利息返還請求に伴う元本充当分を含む

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2005/8		2006/8		2007/8		2007/2	
	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)	¥1,244 81.2%	5,357	¥6,900 454.7%	5,656	¥10,509 52.3%	3,609	¥14,400 1007.7%	13,100
コマーシャル・ペーパー Commercial paper (前年同期比/ YOY)	6,500 —	6,500	12,000 84.6%	5,500	— —	12,000	— —	7,000
社債 Corporate bonds (前年同期比/ YOY)	80,000 33.3%	20,000	90,000 12.5%	10,000	120,000 33.3%	30,000	110,000 22.2%	20,000
(内1年以内返済予定) (Paid off within a (前年同期比/ YOY))	— —	—	(10,000) —	(10,000)	(15,000) 50.0%	(5,000)	(10,000) —	(10,000)
長期借入金 Long-term borrowings (LTB) (前年同期比/ YOY)	237,800 25.4%	48,200	280,200 17.8%	42,400	266,200 5.0%	14,000	287,000 14.0%	35,300
(内1年以内返済予定) (Paid off within a (前年同期比/ YOY))	(37,000) 40.7%	(10,700)	(48,900) 32.2%	(11,900)	(45,400) 7.2%	(3,500)	(58,800) 53.5%	(20,500)
有利子負債計 Total interest-bearing debt (前年同期比/ YOY)	325,544 27.1%	69,342	389,100 19.5%	63,556	396,709 13.6%	7,609	411,400 17.5%	61,400

債権流動化 ABS & ABCP (前年同期比/ YOY)	50,000 28.6%	20,000	60,000 20.0%	10,000	58,300 2.9%	1,700	47,000 16.1%	9,000
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1年以上長期借入比率 LTB/Total borrowings	77.4%	71.2%	71.9%	72.7%
直接調達比率 Direct financing ratio	36.3%	36.1%	39.2%	34.2%

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)

	2005/8	2006/8	2007/8	2007/2
	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)	¥16,211 53.2%	¥22,639 39.7%	¥33,564 48.3%	¥22,639 39.7%
貸倒関連費 Allowance for possible credit losses (前年同期比/ YOY)	11,314 13.8%	15,515 37.1%	() 15,324 1.2%	26,521 33.1%
貸倒償却総額 Written-off amount (前年同期比/ YOY)	6,644 7.9%	7,979 20.1%	9,456 18.5%	14,166 4.9%
期末貸倒引当金 Balance, end of year (前年同期比/ YOY)	20,881 56.8%	30,174 44.5%	39,433 30.7%	33,564 48.3%

利息返還請求に伴う元本充当分を含む

期末貸倒引当金 / 営業債権残高比 Year-end balance/Total finance receivables	4.53%	5.43%	6.47%	5.76%
流動化債権を含んだ場合 If including ABS & ABCP	4.06%	4.87%	5.86%	5.30%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	1.44%	1.44%	1.57%	2.43%
流動化債権を含んだ場合 If including ABS & ABCP	1.29%	1.29%	1.43%	2.24%

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)

	2005/8		2006/8		2007/8		2007/2	
	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	1,328	81	1,408	80	1,498	90	1,455	85
稼働会員数 2 Active cardholders	742	64	797	55	875	78	830	64
年間稼働率 3 (%) Card-use rate (%)	57.6%	—	58.3%	—	60.2%	—	58.8%	—

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	28.2%
女性 Female	71.8%

- 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	6.4%	6.6%	6.3%
30 - 39	22.4%	19.7%	23.6%
40 - 49	26.1%	25.0%	26.5%
50 - 59	22.8%	21.9%	23.1%
60 and over	22.3%	26.8%	20.5%
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)

	2005/8		2006/8		2007/8		2007/2	
	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	1,567	44	1,455	112	985	470	1,271	196

従業員数の推移 Number of Employees

(単位: 人 / Man)

	2005/8		2006/8		2007/8		2007/2	
	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	812	55	886	74	922	36	841	40
平均臨時雇用者数 Number of average part-timers	2,674	597	2,350	324	2,608	258	2,817	466

2008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)	¥2,850,000 14.8%	¥2,500,000 14.7%
営業収益合計 Total Operating revenues (前期比/ YOY)	185,000 6.6%	130,000 3.9%
営業費用合計 Total operating expenses (前期比/ YOY)	144,000 8.7%	102,400 8.1%
営業利益 Operating income (前期比/ YOY)	41,000 0.1%	27,600 9.4%
経常利益 Ordinary income (前期比/ YOY)	41,200 0.4%	28,600 9.6%
当期純利益 Net income (前期比/ YOY)	20,700 0.5%	16,200 9.5%