

# 2008年 2月期 第3四半期決算補足資料

## FACT BOOK 2008

For the Year Ended February 20, 2008

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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# 連結決算報告 Consolidated Financial Summary

## 取扱高内訳 Trading Volume

(単位: 百万円 / Millions of Yen)

	2006/11		2007/11		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
カードショッピング Credit card shopping (前年同期比/ YOY ) (%)	¥1,150,131 19.2%	62.7%	¥1,350,474 17.4%	66.5%	¥1,590,444 17.9%	64.1%
個品あっせん Hire purchase (前年同期比/ YOY ) (%)	31,514 13.4%	1.7%	40,823 29.5%	2.0%	44,360 1.5%	1.8%
融資計 Total loans (前年同期比/ YOY ) (%)	533,481 18.6%	29.1%	535,494 0.4%	26.4%	695,016 13.9%	28.0%
カードキャッシング Cash advances (前年同期比/ YOY ) (%)	455,678 15.6%	24.8%	443,710 2.6%	21.9%	589,044 10.9%	23.7%
その他融資 Other loans (前年同期比/ YOY ) (%)	77,802 40.1%	4.3%	91,783 18.0%	4.5%	105,971 34.8%	4.3%
融資代行 Agency Service (前年同期比/ YOY ) (%)	110,956 17.5%	6.0%	76,097 31.4%	3.7%	141,750 18.6%	5.7%
その他 Other (前年同期比/ YOY ) (%)	8,422 44.8%	0.5%	28,238 235.3%	1.4%	11,348 118.4%	0.4%
取扱高合計 Total trading volume (前年同期比/ YOY ) (%)	1,834,506 15.3%	100.0%	2,031,129 10.7%	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)

	2006/11		2007/11		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
カードショッピング Credit card shopping (前年同期比/ YOY ) (%)	¥28,892 28.0%	22.6%	¥34,399 19.1%	25.3%	¥39,775 25.5%	22.9%
個品あっせん Hire purchase (前年同期比/ YOY ) (%)	5,263 8.2%	4.1%	7,351 39.7%	5.4%	7,530 1.4%	4.3%
融資計 Total loans (前年同期比/ YOY ) (%)	87,439 22.2%	68.6%	87,149 0.3%	64.2%	118,207 19.8%	68.1%
カードキャッシング Cash advances (前年同期比/ YOY ) (%)	74,878 18.3%	58.7%	71,134 5.0%	52.4%	100,609 16.4%	58.0%
その他融資 Other loans (前年同期比/ YOY ) (%)	12,560 51.4%	9.9%	16,015 27.5%	11.8%	17,598 44.3%	10.1%
融資代行 Agency Service (前年同期比/ YOY ) (%)	1,504 18.3%	1.2%	1,027 31.7%	0.8%	1,921 19.1%	1.1%
その他 Other (前年同期比/ YOY ) (%)	4,146 25.4%	3.3%	5,567 34.3%	4.1%	5,748 31.9%	3.3%
金融収益 Financial income (前年同期比/ YOY ) (%)	220 1258.4%	0.2%	238 8.0%	0.2%	296 647.1%	0.2%
営業収益合計 Total operating revenues (前年同期比/ YOY ) (%)	127,466 21.3%	100.0%	135,733 6.5%	100.0%	173,481 19.8%	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)

	2006/11	2007/11	2007/2
	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 ) (%)	¥89,446 22.2%	¥99,041 10.7%	¥121,117 25.2%

## 営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2006/11		2007/11		2007/2	
	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 )( % )	¥247,863 16.8%	¥35,592	¥297,691 20.1%	¥49,828	¥260,790 32.3%	¥63,698
カードショッピング Credit card shopping (前年同期比/ YOY )( % )	220,304 19.3%	35,661	260,870 18.4%	40,566	229,252 33.2%	57,180
個品あっせん Hire purchase (前年同期比/ YOY )( % )	27,558 0.3%	69	36,821 33.6%	9,262	31,537 26.1%	6,518
営業貸付金 Total loans receivable (前年同期比/ YOY )( % )	501,980 17.6%	74,989	528,228 5.2%	26,247	507,115 15.4%	67,749
カードキャッシング Cash advances (前年同期比/ YOY )( % )	418,307 15.4%	55,677	432,759 3.5%	14,452	416,266 12.7%	46,759
その他融資 Other loans (前年同期比/ YOY )( % )	83,673 30.0%	19,311	95,468 14.1%	11,795	90,848 30.0%	20,990
営業債権合計 Total finance receivable (前年同期比/ YOY )( % )	749,844 17.3%	110,581	825,920 10.1%	76,076	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)

	2006/11	2007/11	2007/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥64,653	¥70,451	¥51,799
カードショッピング Credit card shopping	59,865	68,812	46,384
個品あっせん Hire purchase	4,788	1,639	5,415
営業貸付金 Loans receivable	18,306	20,332	19,284
カードキャッシング Cash advances	18,306	20,332	19,284
債権流動化実施額 Total securitized receivables	82,960	90,784	71,083

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

(単位:百万円/Millions of Yen)

	2006/11		2007/11		2007/2	
	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 )( % )	¥312,517 18.1%	¥47,877	¥368,143 17.8%	¥55,626	¥312,589 21.1%	¥54,567
営業貸付金合計 Total loans receivable (前年同期比/ YOY )( % )	520,287 17.4%	76,938	548,561 5.4%	28,273	526,399 14.5%	66,653
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/ YOY )( % )	832,804 17.6%	124,816	916,704 10.1%	83,900	838,989 16.9%	121,220

## カード会員数の推移 Number of Cardholders

(単位:万人/Ten Thousand)

	2006/11		2007/11		2007/2	
	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	期首増減 Increase/Decrease from 2007/2	実績 Results	増減 Change
日本 Japan	1,432.0	62.0	1,522.0	67.0	1,455.0	85.0
香港 Hong Kong	92.2	4.6	99.3	4.3	95.0	7.4
タイ Thailand	150.5	10.7	162.8	8.7	154.1	14.3
台湾 Taiwan	10.6	0.5	11.2	0.2	11.0	0.9
マレーシア Malaysia	6.5	3.5	8.3	1.3	7.0	4.0
合計 Total	1,691.8	81.3	1,803.6	81.5	1,722.1	111.6

## 連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2006/11	2007/11	2007/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥770,543	¥843,018	¥796,502
(前年同期比/ YOY)	16.6%	9.4%	20.8%
固定資産 Non-current assets	34,623	40,351	37,636
(前年同期比/ YOY)	21.4%	16.5%	24.4%
繰延資産 Deferred assets	—	205	115
(前年同期比/ YOY)	—	—	—
資産合計 Total assets	805,166	883,575	834,254
(前年同期比/ YOY)	16.8%	9.7%	21.0%
流動負債 Current liabilities	242,001	263,189	221,828
(前年同期比/ YOY)	25.1%	8.8%	40.5%
固定負債 Non-current liabilities	401,223	443,604	439,813
(前年同期比/ YOY)	14.1%	10.6%	16.5%
負債合計 Total liabilities	643,224	706,793	661,642
(前年同期比/ YOY)	18.0%	9.9%	23.6%
株主資本合計 Total stockholder's equity	141,230	154,613	147,699
(前年同期比/ YOY)	—	9.5%	6.5%
評価・換算差額等合計 Total revaluation reserve	5,516	4,953	7,812
(前年同期比/ YOY)	—	10.2%	—
少数株主持分 Minority interests	15,195	17,214	17,099
(前年同期比/ YOY)	—	13.3%	12.5%
純資産合計 Total net assets	161,941	176,781	172,611
(前年同期比/ YOY)	—	9.2%	—
負債及び純資産合計 Total liabilities and net assets	805,166	883,575	834,254
(前年同期比/ YOY)	—	9.7%	—

## 連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2006/11	2007/11	2007/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥127,466	¥135,733	¥173,481
(前年同期比/ YOY)	21.3%	6.5%	19.8%
販売管理費及び一般管理費 Selling, general and administrative expenses	89,446	99,041	121,117
(前年同期比/ YOY)	22.2%	10.7%	25.2%
金融費用 Financial expenses	8,180	10,852	11,409
(前年同期比/ YOY)	46.3%	32.7%	46.1%
営業費用 Operating expenses	97,626	109,893	132,526
(前年同期比/ YOY)	23.9%	12.6%	26.8%
営業利益 Operating income	29,839	25,839	40,955
(前年同期比/ YOY)	13.6%	13.4%	1.8%
経常利益 Ordinary income	29,875	25,969	41,018
(前年同期比/ YOY)	13.5%	13.1%	2.1%
四半期純利益 Net income	14,122	13,318	20,592
(前年同期比/ YOY)	3.6%	5.7%	3.2%

# 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)

	2006/11		2007/11		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
カードショッピング Credit card shopping (前年同期比/ YOY ) (%)	¥1,096,967 18.3%	67.9%	¥1,289,796 17.6%	72.9%	¥1,516,639 17.1%	69.6%
融資計 Total loans (前年同期比/ YOY ) (%)	406,316 13.8%	25.2%	385,733 5.1%	21.8%	521,640 8.5%	23.9%
カードキャッシング Cash advances (前年同期比/ YOY ) (%)	396,387 14.3%	24.6%	381,330 3.8%	21.6%	509,336 9.1%	23.4%
その他融資 Other loans (前年同期比/ YOY ) (%)	9,928 4.1%	0.6%	4,402 55.7%	0.2%	12,303 10.3%	0.6%
融資代行 Agency Service (前年同期比/ YOY ) (%)	110,956 17.5%	6.9%	76,097 31.4%	4.3%	141,750 18.6%	6.5%
個品あっせん Hire purchase (前年同期比/ YOY ) (%)	135 18.0%	0.0%	95 29.4%	0.0%	184 14.6%	0.0%
その他 Other (前年同期比/ YOY ) (%)	25 4.9%	0.0%	17,907 69423.5%	1.0%	33 4.0%	0.0%
取扱高合計 Total trading volume (前年同期比/ YOY ) (%)	1,614,401 13.8%	100.0%	1,769,631 9.6%	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)

	2006/11		2007/11		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
カードショッピング Credit card shopping (前年同期比/ YOY ) (%)	¥24,023 23.1%	25.9%	¥27,842 15.9%	30.5%	¥32,896 20.1%	26.3%
加盟店収益 Revenue from affiliated merchants (前年同期比/ YOY ) (%)	18,552 18.2%	20.0%	21,591 16.4%	23.6%	25,600 16.0%	20.5%
リボ・分割払収益 Revenue from revolving credit (前年同期比/ YOY ) (%)	5,257 43.6%	5.7%	5,915 12.5%	6.5%	7,014 37.0%	5.6%
その他収益 Other revenue (前年同期比/ YOY ) (%)	213 35.3%	0.2%	334 56.5%	0.4%	280 33.9%	0.2%
融資計 Total loans (前年同期比/ YOY ) (%)	66,092 15.5%	71.1%	60,834 8.0%	66.7%	88,599 13.4%	70.8%
カードキャッシング Cash advances (前年同期比/ YOY ) (%)	63,740 15.2%	68.6%	58,825 7.7%	64.5%	85,479 13.2%	68.3%
その他融資 Other loans (前年同期比/ YOY ) (%)	2,351 23.9%	2.5%	2,008 14.6%	2.2%	3,119 18.5%	2.5%
融資代行 Agency Service (前年同期比/ YOY ) (%)	1,514 18.2%	1.6%	1,025 32.3%	1.1%	1,934 18.9%	1.5%
個品あっせん Hire purchase (前年同期比/ YOY ) (%)	11 20.4%	0.0%	8 23.4%	0.0%	14 19.4%	0.0%
その他 Other (前年同期比/ YOY ) (%)	1,266 3.3%	1.4%	1,487 17.4%	1.7%	1,697 6.4%	1.4%
金融収益 Financial income (前年同期比/ YOY ) (%)	7 1617.3%	0.0%	35 356.2%	0.0%	27 3461.5%	0.0%
営業収益合計 Total operating revenues (前年同期比/ YOY ) (%)	92,915 16.3%	100.0%	91,232 1.8%	100.0%	125,169 14.1%	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)

	2006/11	2007/11	2007/2
	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 ) (%)	¥66,934 18.4%	¥70,269 5.0%	¥90,045 21.8%

## 営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2006/11		2007/11		2007/2	
	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) (%)	¥191,177 18.0%	¥29,162	¥231,843 21.3%	¥40,665	¥197,211 32.5%	¥48,390
カードショッピング Credit card shopping (前年同期比/ YOY) (%)	191,055 18.0%	29,192	231,752 21.3%	40,697	197,099 32.6%	48,410
内リボ・分割払い残高 Revolving payment card shopping (前年同期比/ YOY) (%)	64,601 25.0%	12,932	75,348 16.6%	10,747	63,487 8.9%	5,143
個品あっせん Hire purchase (前年同期比/ YOY) (%)	122 19.2%	29	90 25.8%	31	112 14.7%	19
営業貸付金計 Total loans receivable (前年同期比/ YOY) (%)	392,433 15.4%	52,400	406,841 3.7%	14,408	385,585 10.2%	35,681
カードキャッシング Cash advances (前年同期比/ YOY) (%)	372,035 15.8%	50,777	389,054 4.6%	17,018	365,839 10.6%	35,137
その他融資 Other loans (前年同期比/ YOY) (%)	20,397 8.6%	1,622	17,787 12.8%	2,610	19,746 2.8%	543
営業債権合計 Total finance receivable (前年同期比/ YOY) (%)	583,611 16.2%	81,562	638,685 9.4%	55,074	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)

	2006/11	2007/11	2007/2
	実績 Results	実績 Results	実績 Results
割賦売掛金 Installments receivable	¥54,347	¥59,782	¥40,217
一回払い Single-payment credit	54,347	59,782	40,217
営業貸付金 Loans receivable	10,000	6,600	10,000
リボ払い Revolving payment credit	10,000	6,600	10,000
債権流動化実施額計 Total securitized receivables	64,347	66,382	50,217

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

(単位: 百万円/Millions of Yen)

	2006/11		2007/11		2007/2	
	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) (%)	¥245,525 19.5%	¥40,032	¥291,626 18.8%	¥46,100	¥237,428 19.4%	¥38,607
営業貸付金合計 Total loans receivable (前年同期比/ YOY) (%)	402,433 15.0%	52,400	413,441 2.7%	11,008	395,585 9.9%	35,681
営業債権合計 Finance Receivable Including Securitized Receivable (前年同期比/ YOY) (%)	647,959 16.6%	92,432	705,068 8.8%	57,108	633,014 13.3%	74,288

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

(単位: 万人/Ten Thousand)

	2006/11		2007/11		2007/2	
	実績 Results	期首増減 Increase/Decrease from 2006/2	実績 Results	期首増減 Increase/Decrease from 2007/2	実績 Results	増減 Change
有効会員数 1 Total cardholders	1,432	62	1,522	67	1,455	85
稼働会員数 2 Active cardholders	816	50	892	62	830	64
年間稼働率 3 Card-usage rate	58.7%	-	60.4%	-	58.8%	-

- 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÷(2006/11～2007/11)平均有効会員数×100  
Card-usage rate = Total cardholders/Average total active cardholders at the first quarter (2006/11 and 2007/11) × 100

## 単独貸借対照表 Non-Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2006/11	2007/11	2007/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/ YOY)	¥597,038 15.3%	¥641,459 7.4%	¥598,924 16.3%
固定資産 Non-current assets (前年同期比/ YOY)	33,447 24.4%	38,435 14.9%	38,037 30.7%
繰延資産 Deferred assets (前年同期比/ YOY)	— —	205 —	115 —
資産合計 Total assets (前年同期比/ YOY)	630,486 15.7%	680,100 7.9%	¥637,077 17.0%
流動負債 Current liabilities (前年同期比/ YOY)	179,628 22.3%	190,392 6.0%	162,832 42.2%
固定負債 Non-current liabilities (前年同期比/ YOY)	320,842 13.9%	349,422 8.9%	337,847 10.3%
負債合計 Total liabilities (前年同期比/ YOY)	500,471 16.8%	539,814 7.9%	¥500,680 19.0%
株主資本合計 Total stockholder's equity (前年同期比/ YOY)	125,635 —	135,864 8.1%	130,758 —
評価・換算差額等合計 Total revaluation reserve (前年同期比/ YOY)	4,378 —	4,421 1.0%	5,638 —
純資産合計 Total net assets (前年同期比/ YOY)	130,014 —	140,285 7.9%	136,396 —
負債及び純資産合計 Total liabilities and net assets (前年同期比/ YOY)	630,486 —	680,100 7.9%	637,077 —

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

(単位: 百万円/Millions of Yen)

	2006/11	2007/11	2007/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/ YOY)	¥92,915 16.3%	¥91,232 1.8%	¥125,169 14.1%
販売管理費及び一般管理費 Selling, general and administrative expenses (前年同期比/ YOY)	66,934 18.4%	70,269 5.0%	90,045 21.8%
金融費用 Financial expenses (前年同期比/ YOY)	3,347 18.5%	4,310 28.8%	4,645 22.0%
営業費用 Operating expenses (前年同期比/ YOY)	70,282 18.4%	74,580 6.1%	94,691 21.8%
営業利益 Operating income (前年同期比/ YOY)	22,632 10.1%	16,652 26.4%	30,478 4.8%
経常利益 Ordinary income (前年同期比/ YOY)	23,793 11.2%	18,920 20.5%	31,627 3.4%
四半期純利益 Net income (前年同期比/ YOY)	12,780 3.3%	11,510 9.9%	17,902 6.1%