

2009年2月期 中間決算補足資料

FACT BOOK 2009

For the Year Ended August 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.

3: 連結記載数値は、決算期ごとの為替レートで換算しておりますので、為替レート変動による影響がございます。

The consolidated figure may be affected by fluctuation of exchange rates since the figure is converted to Japanese Yen in every financial closing.

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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Transaction volume (前年同期比 / YOY)	¥1,214,398 17.5%	¥1,339,251 10.3%	¥1,487,058 11.0%	¥2,756,725 11.0%
営業収益 Operating revenues (前年同期比 / YOY)	83,697 23.0%	90,493 8.1%	88,586 2.1%	181,076 4.4%
営業利益 Operating income (前年同期比 / YOY)	18,887 14.0%	17,792 5.8%	15,346 13.7%	32,863 19.8%
経常利益 Ordinary income (前年同期比 / YOY)	18,864 13.5%	17,889 5.2%	15,504 13.3%	33,014 19.5%
当期純利益 Net income (前年同期比 / YOY)	9,728 13.5%	9,801 0.8%	7,076 27.8%	17,653 14.3%

主要な経営指標 Consolidated Key Indicators

(単位: 円 / Yen)

	2006/8	2007/8	2008/8	2008/2
自己資本比率 (株主資本比率) Shareholders' equity ratio	18.7%	18.8%	18.3%	18.9%
1株当たり当期純利益 Net income per share (EPS)	¥62.00	¥62.47	¥45.12	¥112.52
1株当たり純資産 (1株当たり株主資本) Shareholders' equity per share (BPS)	¥927.26	¥1,019.74	¥1,061.19	¥1,040.97

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
イオン保険サービス株式会社 AEON INSURANCE SERVICE CO.,LTD.	50.3%	ジャスベル株式会社 Jusvel Co., Ltd.	30.6%
エー・シー・エス債権管理回収株式会社 ACS Credit Management Co., Ltd.	93.3%		

海外連結子会社 Consolidated Subsidiaries (Overseas)	持分比率 Percentage of Ownership		持分比率 Percentage of Ownership
AEON CREDIT SERVICE (ASIA) CO., LTD. 1	51.9%	AEON CREDIT GUARANTEE (CHINA) CO., LTD.	76.0%
AEON THANA SINSAP (THAILAND) PLC. 2	54.3%	AEON INFORMATION SERVICE (SHENZEN) CO., LTD.	76.0%
ACS CAPITAL CORPORATION LTD.	100.0%	ACS INSURANCE BROKER (THAILAND) CO., LTD.	100.0%
AEON CREDIT SERVICE (M) BERHAD 3	58.3%	ACS LIFE INSURANCE BROKER (THAILAND) CO., LTD.	100.0%
AEON CREDIT SERVICE (TAIWAN) CO., LTD.	96.2%	ACS SERVICING (THAILAND) CO., LTD.	90.0%
AEON CREDIT CARD (TAIWAN) CO., LTD.	94.1%	ACS TRADING VIETNAM CO.,LTD.	70.9%
PT. AEON CREDIT SERVICE INDONESIA	83.9%	AEON CREDIT TECHNOLOGY SYSTEMS (PHILIPPINES)INC.	86.5%

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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/ YOY)	¥741,241 22.2%	¥812,190 9.6%	¥849,333 4.6%	¥809,822 1.7%
固定資産 Non-current assets (前年同期比/ YOY)	36,466 39.6%	40,276 10.4%	58,880 46.2%	52,042 38.3%
繰延資産 Deferred assets (前年同期比/ YOY)	— —	215 —	177 17.9%	196 70.4%
資産合計 Total assets (前年同期比/ YOY)	777,708 23.0%	852,682 9.6%	¥908,390 6.5%	¥862,061 3.3%
流動負債 Current liabilities (前年同期比/ YOY)	235,792 57.6%	245,453 4.1%	267,422 9.0%	231,042 4.2%
固定負債 Long-term liabilities (前年同期比/ YOY)	381,711 10.8%	429,771 12.6%	452,642 5.3%	447,681 1.8%
負債合計 Total liabilities (前年同期比/ YOY)	617,503 25.0%	675,224 9.3%	¥720,064 6.6%	¥678,724 2.6%
株主資本合計 Total stockholder's equity (前年同期比/ YOY)	139,189 10.9%	153,577 10.3%	162,102 5.6%	158,948 7.6%
評価・換算差額等合計 Total revaluation reserve (前年同期比/ YOY)	6,310 —	6,432 1.9%	4,330 32.7%	4,314 44.8%
新株予約権 Stock acquisition rights (前年同期比/ YOY)	— —	— —	25 —	— —
少数株主持分 Minority interests (前年同期比/ YOY)	14,704 14.4%	17,447 18.7%	21,867 25.3%	20,074 17.4%
純資産合計 Total equity (前年同期比/ YOY)	160,204 —	177,458 10.8%	188,326 6.1%	183,336 6.2%
負債純資産合計 Total liabilities and equity (前年同期比/ YOY)	777,708 —	852,682 9.6%	908,390 6.5%	862,061 3.3%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/ YOY)	¥83,697 23.0%	¥90,493 8.1%	¥88,586 2.1%	¥181,076 4.4%
総合あっせん収益 Credit card shopping contracts (前年同期比/ YOY)	19,052 30.5%	22,330 17.2%	25,964 16.3%	47,330 19.0%
個品あっせん収益 Hire purchase contracts (前年同期比/ YOY)	3,401 12.7%	4,902 44.1%	4,935 0.7%	9,752 29.5%
融資収益 Loan contracts (前年同期比/ YOY)	57,453 24.1%	58,726 2.2%	50,047 14.8%	114,300 3.3%
業務代行 Processing agency service fees (前年同期比/ YOY)	- -	- -	2,460 -	- -
融資代行収益 ATM acquiring service fees (前年同期比/ YOY)	1,026 17.5%	731 28.8%	- -	1,209 37.0%
償却債権回収益 Income from bad debt recovery (前年同期比/ YOY)	842 35.9%	1,464 73.9%	1,362 6.9%	2,896 45.4%
その他の収益 Other income (前年同期比/ YOY)	1,756 27.8%	2,174 23.8%	3,729 71.5%	5,282 40.6%
金融収益 Financial income (前年同期比/ YOY)	163 2493.6%	163 0.1%	86 47.0%	304 2.4%
営業費用 Operating expenses (前年同期比/ YOY)	64,810 25.9%	72,701 12.2%	73,240 0.7%	148,212 11.8%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/ YOY)	59,600 24.6%	65,586 10.0%	65,949 0.6%	133,567 10.3%
金融費用 Financial expenses (前年同期比/ YOY)	5,209 44.1%	7,114 36.6%	7,290 2.5%	14,645 28.4%
支払利息 Interest paid (前年同期比/ YOY)	5,126 49.7%	7,003 36.6%	7,199 2.8%	14,456 28.7%
その他 Other (前年同期比/ YOY)	82 56.8%	110 34.8%	91 17.1%	189 8.1%
営業利益 Operating income (前年同期比/ YOY)	18,887 14.0%	17,792 5.8%	15,346 13.7%	32,863 19.8%
営業外収益 Non-operating income (前年同期比/ YOY)	154 0.9%	281 81.6%	278 1.1%	474 39.8%
営業外費用 Non-operating expenses (前年同期比/ YOY)	177 62.0%	184 3.8%	119 35.0%	324 17.0%
経常利益 Ordinary income (前年同期比/ YOY)	18,864 13.5%	17,889 5.2%	15,504 13.3%	33,014 19.5%
特別利益 Extraordinary income (前年同期比/ YOY)	633 523.8%	1,189 87.8%	6,645 458.7%	2,639 185.1%
特別損失 Extraordinary losses (前年同期比/ YOY)	1,265 51.0%	305 75.9%	7,675 2412.3%	1,326 63.9%
税引等調整前当期純利益 Income before income taxes and other (前年同期比/ YOY)	18,231 14.8%	18,773 3.0%	14,475 22.9%	34,327 10.3%
少数株主利益 Minority interest income (前年同期比/ YOY)	1,165 1.2%	2,009 72.5%	2,322 15.6%	4,276 36.2%
当期純利益 Net income (前年同期比/ YOY)	9,728 13.5%	9,801 0.8%	¥7,076 27.8%	¥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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
イオン保険サービス株式会社(保険代理店) AEON INSURANCE SERVICE CO.,LTD. (Insurance agency) (前年同期比/ YOY)	¥558 3.5%	¥560 0.4%	¥1,811 223.6%	¥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) (前年同期比/ YOY)	737 28.9%	890 20.8%	1,128 26.7%	1,949 17.4%

主な海外連結子会社 Major Overseas Subsidiaries

		2006/8	2007/8	2008/8	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\$ (前年同期比/ YOY)	561 27.7%	594 5.8%	615 3.6%	1,205 5.0%
	百万円 Millions of Yen	¥8,385	¥9,104	¥8,334	¥17,908
	為替レート Avg. exchange rate	1HK \$ = ¥ 14.93	1HK \$ = ¥ 15.32	1HK \$ = ¥ 13.54	1HK \$ = ¥ 14.86
AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)	百万タイバツ Millions of Baht (前年同期比/ YOY)	3,654 22.4%	4,395 20.3%	5,034 13.2%	9,262 17.0%
	百万円 Millions of Yen	¥11,071	¥16,305	¥16,453	¥33,821
	為替レート Avg. exchange rate	1Baht= ¥ 3.03	1Baht= ¥ 3.71	1Baht= ¥ 3.26	1Baht= ¥ 3.65
AEON CREDIT SERVICE (M) 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)	62 76.8%	87 39.4%	106 22.1%	187 33.0%
	百万円 Millions of Yen	¥1,976	¥3,027	¥3,485	¥6,411
	為替レート Avg. exchange rate	1RM= ¥ 31.57	1RM= ¥ 34.69	1RM= ¥ 32.70	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)

	2006/8		2007/8		2008/8		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 (前年同期比/ YOY)	¥755,102 20.9%	62.2%	¥884,575 17.1%	66.0%	¥1,030,557 16.5%	69.3%	¥1,874,219 17.8%	68.0%
個品あっせん Hire purchase (前年同期比/ YOY)	19,845 27.0%	1.6%	27,345 37.8%	2.0%	25,430 7.0%	1.7%	53,598 20.8%	1.9%
融資計 Total loans (前年同期比/ YOY)	358,222 24.7%	29.5%	356,097 0.6%	26.6%	336,958 5.4%	22.7%	694,898 0.0%	25.2%
カードキャッシング Cash advances (前年同期比/ YOY)	307,653 20.4%	25.3%	293,877 4.5%	21.9%	275,409 6.3%	18.6%	574,037 2.6%	20.8%
その他融資 Other loans (前年同期比/ YOY)	50,568 58.4%	4.2%	62,220 23.0%	4.7%	61,549 1.1%	4.1%	120,861 14.1%	4.4%
業務代行 Processing agency service (前年同期比/ YOY)	- -	-	- -	-	78,984 -	5.3%	- -	-
融資代行 ATM acquiring service (前年同期比/ YOY)	75,648 16.4%	6.2%	54,250 28.3%	4.1%	- -	-	89,705 36.7%	3.3%
その他 Other (前年同期比/ YOY)	5,579 47.7%	0.5%	16,982 204.4%	1.3%	15,127 10.9%	1.0%	44,303 290.4%	1.6%
取扱高合計 Total transaction volume (前年同期比/ YOY)	1,214,398 17.5%	100.0%	1,339,251 10.3%	100.0%	1,487,058 11.0%	100.0%	2,756,725 11.0%	100.0%

融資代行業務については自社キャッシュディスペンサーの撤去が進み、重要性が低下したため当第1四半期より取扱高から除いております。

"ATM Acquiring Service" is excluded from Sales Volume from the 1st quarter (March-August) of 2008 because its importance became lower due to removal of cash dispensers of our company.

なお、前期以前の取扱高合計数値について、融資代行を除き遡及修正した結果は、以下のとおりとなります。

Revised retroactively

取扱高合計 Total trading volume (前年同期比/ YOY)	1,138,749 20.8%	100.0%	1,285,000 12.8%	100.0%	1,487,058 15.7%	100.0%	2,667,020 13.9%	100.0%
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営業収益内訳 Operating Revenues

(単位: 百万円 / Millions of Yen)

	2006/8		2007/8		2008/8		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 (前年同期比/ YOY)	¥19,052 30.5%	22.8%	¥22,330 17.2%	24.7%	¥25,964 16.3%	29.3%	¥47,330 19.0%	26.1%
個品あっせん Hire purchase (前年同期比/ YOY)	3,401 12.7%	4.1%	4,902 44.1%	5.4%	4,935 0.7%	5.6%	9,752 29.5%	5.4%
融資計 Total loans	57,453 24.1%	68.6%	58,726 2.2%	64.9%	50,047 14.8%	56.5%	114,300 3.3%	63.1%
カードキャッシング Cash advances (前年同期比/ YOY)	49,385 19.9%	59.0%	48,061 2.7%	53.1%	39,849 17.1%	45.0%	92,884 7.7%	51.3%
その他融資 Other loans (前年同期比/ YOY)	8,067 58.6%	9.6%	10,665 32.2%	11.8%	10,197 4.4%	11.5%	21,416 21.7%	11.8%
業務代行 Processing agency service (前年同期比/ YOY)	- -	-	- -	-	2,460 -	2.8%	- -	-
融資代行 ATM acquiring service (前年同期比/ YOY)	1,026 17.5%	1.2%	731 28.8%	0.8%	- -	-	1,209 37.0%	0.7%
償却債権回復益 Income from bad debt recovery (前年同期比/ YOY)	842 35.9%	1.0%	1,464 73.9%	1.6%	1,362 6.9%	1.5%	2,896 45.4%	1.6%
その他の収益 Other revenues (前年同期比/ YOY)	1,756 27.8%	2.1%	2,174 23.8%	2.4%	3,729 71.5%	4.2%	5,282 40.6%	2.9%
金融収益 Financial income (前年同期比/ YOY)	163 2493.6%	0.2%	163 0.1%	0.2%	86 47.0%	0.1%	304 2.4%	0.2%
営業収益合計 Total operating revenues (前年同期比/ YOY)	83,697 23.0%	100.0%	90,493 8.1%	100.0%	88,586 2.1%	100.0%	181,076 4.4%	100.0%

融資代行業務については自社キャッシュディスペンサーの撤去が進み、重要性が低下したため当第1四半期より業務代行に含めております。

"ATM Acquiring Service" is also included in "Processing Service" from the 1st quarter (March-May) of 2008 because its importance became lower due to removal of cash dispensers of our company.

営業債権内訳 Finance Receivables

(単位: 百万円 / Millions of Yen)

	2006/8		2007/8		2008/8		2008/2	
	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total
割賦売掛金合計 Total credit card and hire purchase	¥225,481	36,528	¥276,578	51,097	¥330,943	54,365	¥287,335	26,545
(前年同期比/ YOY)	19.3%		22.7%		19.7%		10.2%	
カードショッピング Credit card shopping	200,464	40,907	244,002	43,538	288,702	44,699	248,229	18,976
(前年同期比/ YOY)	25.6%		21.7%		18.3%		8.3%	
個品あっせん Hire purchase	25,016	4,378	32,575	7,559	42,240	9,665	39,106	7,568
(前年同期比/ YOY)	14.9%		30.2%		29.7%		24.0%	
営業貸付金計 Total Credit card and other loans	¥482,191	91,235	¥515,342	33,151	²⁾ ¥513,136	2,205	³⁾ ¥514,354	7,238
(前年同期比/ YOY)	23.3%		6.9%		0.4%		1.4%	
カードキャッシング Cash advances	404,572	65,855	420,970	16,398	421,623	653	419,948	3,682
(前年同期比/ YOY)	19.4%		4.1%		0.2%		0.9%	
その他融資 Other loans	77,619	25,379	94,372	16,753	91,513	2,859	94,406	3,557
(前年同期比/ YOY)	48.6%		21.6%		3.0%		3.9%	
営業債権合計 Total finance receivables	707,672	127,764	791,921	84,249	844,080	52,159	801,690	33,784
(前年同期比/ YOY)	22.0%		11.9%		6.6%		4.4%	

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15,076百万円を含んでおります。

The total loan receivable includes the trusted beneficiary right related to securitization in Japan amounted 15,076 million Japanese yen .

3 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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金合計 Total credit card and hire purchase	¥64,207	¥68,438	¥77,031	¥84,910
カードショッピング Credit card shopping	59,626	63,248	77,031	84,910
個品あっせん Hire purchase	4,580	5,190	—	—
営業貸付金計 Total credit card and other loans	¥17,946	¥21,837	¥16,067	¥18,319
カードキャッシング Cash advances	17,946	21,837	16,067	18,319
債権流動化実施額計 Total securitized receivables	¥82,153	¥90,275	¥93,098	¥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)

	2006/8		2007/8		2008/8		2008/2	
	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total
割賦売掛金合計 Total credit card and hire purchase	289,688	48,471	345,017	55,329	407,975	62,958	372,246	59,656
(前年同期比/ YOY)	20.1%		19.1%		18.2%		19.1%	
営業貸付金計 Total Credit card and other loans total	500,138	92,066	537,180	37,042	¹⁾ 529,203	7,976	²⁾ 532,674	6,274
(前年同期比/ YOY)	22.6%		7.4%		1.5%		1.2%	
営業債権合計 Total finance receivables including securitized receivables	789,826	140,537	882,197	92,371	937,179	54,981	904,920	65,931
(前年同期比/ YOY)	21.6%		11.7%		6.2%		7.9%	

1 営業貸付金は日本の債権流動化に係る信託受益権15,076百万円を含んでおります。

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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)

	2006/8		2007/8		2008/8		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 (前年同期比/ YOY)	¥59,600 24.6%	100.0%	¥65,586 10.0%	100.0%	¥65,949 0.6%	100.0%	¥133,567 10.3%	100.0%
広告宣伝費 Advertising and promotion (前年同期比/ YOY)	6,757 37.0%	11.3%	6,360 5.9%	9.7%	7,805 22.7%	11.8%	14,537 7.2%	10.9%
貸倒関連費 Bad debt allowance (前年同期比/ YOY)	22,161 37.7%	37.2%	22,716 2.5%	34.6%	17,540 22.8%	26.6%	42,568 5.2%	31.9%
人件費 Salaries and fringe benefits (前年同期比/ YOY)	8,733 12.4%	14.7%	9,991 14.4%	15.2%	11,367 13.8%	17.2%	20,281 12.0%	15.2%
管理費 Administrative expenses (前年同期比/ YOY)	15,951 18.3%	26.8%	19,646 23.2%	30.0%	21,120 7.5%	32.0%	42,141 14.8%	31.6%
設備費 Equipment expenses (前年同期比/ YOY)	5,050 19.2%	8.5%	5,846 15.8%	8.9%	6,566 12.3%	10.0%	12,049 15.8%	9.0%
一般費 General expenses (前年同期比/ YOY)	948 28.5%	1.6%	1,025 8.2%	1.6%	1,548 51.0%	2.4%	1,988 6.3%	1.5%
金融費用 Financial expenses (前年同期比/ YOY)	5,209 44.1%	—	7,114 36.6%	—	7,290 2.5%	—	14,645 28.4%	—
支払利息 Interest paid (前年同期比/ YOY)	5,126 49.7%	—	7,003 36.6%	—	7,199 2.8%	—	14,456 28.7%	—
その他 Other (前年同期比/ YOY)	82 56.8%	—	110 34.6%	—	91 17.1%	—	189 8.1%	—
営業費用合計 Total operating expenses (前年同期比/ YOY)	64,810 25.9%	—	72,701 12.2%	—	73,240 0.7%	—	148,212 11.8%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2006/8		2007/8		2008/8		2008/2	
	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total	実績 Results	増 減 % of Total
短期借入金 Short-term loans (前年同期比/ YOY)	¥44,986 92.2%	21,579	¥31,805 29.3%	13,181	¥43,965 38.2%	12,160	¥27,787 18.3%	6,232
コマーシャル・ペーパー Commercial paper (前期比/ YOY)	12,000 84.6%	5,500	- -	12,000	- -	-	659 -	659
社債 Corporate bonds (前期比/ YOY)	94,078 12.6%	10,541	129,679 37.8%	35,601	113,801 12.2%	15,878	131,452 12.0%	14,089
(内1年以内償還予定) (Current portion of bonds and notes) (前期比/ YOY)	(10,000) -	(10,000)	(18,529) 85.3%	(8,529)	(15,000) 19.0%	(3,529)	(18,498) 85.0%	(8,498)
長期借入金 Long-term debt (前期比/ YOY)	360,353 18.2%	55,597	380,217 5.5%	19,864	422,403 11.1%	42,185	403,208 1.5%	6,264
(内1年以内返済予定) (Current portion of long-term debt) (前期比/ YOY)	(69,619) 50.2%	(23,264)	(72,129) 3.6%	(2,510)	(78,954) 9.5%	(6,824)	(80,198) 9.4%	(8,279)
有利子負債計 Total interest-bearing debt (前期比/ YOY)	511,417 22.3%	93,218	541,701 5.9%	30,283	580,170 7.1%	38,467	563,107 0.4%	2,251

債権流動化 ABS & ABCP (前期比/ YOY)	77,806 18.1%	11,904	85,928 10.4%	8,122	87,446 1.8%	1,518	97,143 43.1%	29,277
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1年以上長期借入比率 Long-term debt/Total borrowings	68.0%	70.6%	68.5%	68.4%
直接調達比率 Direct financing ratio	31.2%	34.4%	30.1%	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 "Long-term debt/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)

	2006/8	2007/8	2008/8	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)	¥27,870 37.0%	¥40,189 44.2%	¥47,896 19.2%	¥40,189 44.2%
貸倒関連費 bad debt allowance (前期比/ YOY)	22,161 37.7%	22,716 2.5%	17,540 22.8%	42,568 5.2%
貸倒償却総額 Written-off amount (前期比/ YOY)	13,876 28.2%	16,993 22.5%	18,010 6.0%	34,861 30.6%
期末貸倒引当金 Ending balance + - (前期比/ YOY)	36,154 41.1%	45,913 27.0%	() 53,990 17.6%	47,896 19.2%

期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額6,564百万円を含んでおります。

"Ending balance" includes 6,564 million Japanese yen of provision for doubtful accounts summed up extraordinary loss.

期末貸倒引当金 / 営業債権残高比 Ending balance/Total finance receivables	5.11%	5.80%	6.40%	5.97%
流動化債権を含んだ場合 If including ABS & ABCP	4.58%	5.20%	5.76%	5.29%

期末償却総額 / 営業債権残高比 Written-off amount/Total finance receivables	1.96%	2.15%	2.13%	4.35%
流動化債権を含んだ場合 If including ABS & ABCP	1.76%	1.93%	1.92%	3.85%

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)

	2006/8		2007/8		2008/8		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	1,408.0	80.0	1,498.0	90.0	1,601.0	103.0	1,553	98
香港 Hong Kong	90.5	8.1	97.9	7.4	101.9	4.0	101	6
タイ Thailand	145.4	10.1	161.0	15.6	171.1	10.1	165	11
台湾 Taiwan	10.5	3.0	11.2	0.7	11.4	0.2	11	0
マレーシア Malaysia	6.0	6.0	7.7	1.7	10.1	2.4	9	2
合計 Total	1,660.5	107.3	1,775.8	115.4	1,895.5	119.7	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)

	2006/8		2007/8		2008/8		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	1,455	112	998	457	75	923	351	920
香港 Hong Kong	294	7	308	14	295	13	300	3
タイ Thailand	326	42	342	16	333	9	353	25
合計 Total	2,075	63	1,648	427	703	945	1,004	898

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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Transaction volume (前年同期比 / YOY)	¥1,071,367 16.2%	¥1,164,064 8.7%	¥1,312,428 12.7%	¥2,411,229 10.6%
営業収益 Operating revenues (前年同期比 / YOY)	61,425 18.2%	60,889 0.9%	58,465 4.0%	121,530 2.9%
営業利益 Operating income (前年同期比 / YOY)	14,410 11.2%	11,534 20.0%	8,780 23.9%	19,685 35.4%
経常利益 Ordinary income (前年同期比 / YOY)	15,106 12.1%	12,721 15.8%	10,009 21.3%	22,275 29.6%
当期純利益 Net income (前年同期比 / YOY)	9,058 16.0%	8,006 11.6%	5,792 27.7%	14,106 21.2%

主要な経営指標 Non-Consolidated Key Indicators

(単位: 円 / Yen)

	2006/8	2007/8	2008/8	2008/2
自己資本比率 (株主資本比率) Shareholders' equity ratio	21.1%	21.3%	21.0%	21.8%
1株当たり当期純利益 Net income per share (EPS)	¥57.73	¥51.02	¥36.93	¥89.92
1株当たり純資産 (1株当たり株主資本) Shareholders' equity per share (BPS)	¥826.81	¥893.94	¥925.26	¥909.24

株式分割の状況 Stock Split Review

分割日 Stock Split Date	株式分割 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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/ YOY)	¥578,981 20.2%	¥618,696 6.9%	¥635,504 2.7%	¥603,702 0.8%
固定資産 Non-current assets (前年同期比/ YOY)	35,232 42.2%	39,893 13.2%	56,067 40.5%	49,803 30.9%
繰延資産 Deferred assets (前年同期比/ YOY)	— —	215 —	177 17.9%	196 70.4%
資産合計 Total assets (前年同期比/ YOY)	614,214 21.3%	658,806 7.3%	¥691,749 5.0%	¥653,702 2.6%
流動負債 Current liabilities (前年同期比/ YOY)	167,960 51.9%	183,714 9.4%	¥201,709 9.8%	¥164,178 0.8%
固定負債 Long-term liabilities (前年同期比/ YOY)	316,515 11.9%	334,820 5.8%	344,900 3.0%	346,922 2.7%
負債合計 Total liabilities (前年同期比/ YOY)	484,476 23.1%	518,534 7.0%	546,609 5.4%	511,100 2.1%
株主資本合計 Total shareholder's equity (前年同期比/ YOY)	— —	134,840 —	140,330 4.1%	138,460 5.9%
評価・換算差額等合計 Total revaluation reserve (前年同期比/ YOY)	— —	5,430 —	4,783 11.9%	4,141 26.6%
新株予約権 Stock acquisition rights (前年同期比/ YOY)	— —	— —	25 -	— —
純資産合計 Total equity (前年同期比/ YOY)	129,738 —	140,271 8.1%	145,139 3.5%	142,601 4.5%
負債純資産合計 Total liabilities and equity (前年同期比/ YOY)	614,214 —	658,806 7.3%	691,749 5.0%	653,702 2.6%

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

(単位: 百万円/Millions of Yen)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/ YOY)	¥61,425 18.2%	¥60,889 0.9%	¥58,465 4.0%	¥121,530 2.9%
総合あっせん収益 Credit card shopping contracts (前年同期比/ YOY)	16,001 26.3%	18,074 13.0%	21,577 19.4%	38,462 16.9%
個品あっせん収益 Hire purchase contracts (前年同期比/ YOY)	7 21.7%	6 16.4%	5 17.1%	11 21.0%
融資収益 Loan contracts (前年同期比/ YOY)	43,538 17.1%	41,173 5.4%	33,511 18.6%	79,235 10.6%
業務代行 Processing agency service fees (前年同期比/ YOY)	- -	- -	2,456 -	- -
融資代行収益 ATM acquiring service fees (前年同期比/ YOY)	1,033 17.4%	737 28.7%	- -	1,205 37.7%
償却債権回収益 Income from bad debt recovery (前年同期比/ YOY)	245 4.9%	269 9.6%	254 5.7%	546 12.9%
その他の収益 Other income (前年同期比/ YOY)	595 0.3%	593 0.2%	637 7.3%	2,012 65.8%
金融収益 Financial income (前年同期比/ YOY)	4 1024.4%	34 707.2%	22 34.7%	56 110.4%
営業費用 Operating expenses (前年同期比/ YOY)	47,015 20.5%	49,354 5.0%	49,684 0.7%	101,844 7.6%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/ YOY)	44,902 21.0%	46,536 3.6%	46,522 0.0%	95,954 6.6%
金融費用 Financial expenses (前年同期比/ YOY)	2,113 10.4%	2,817 33.3%	3,162 12.2%	5,890 26.8%
支払利息 Interest paid (前年同期比/ YOY)	2,099 17.5%	2,795 33.2%	3,116 11.5%	5,824 26.2%
その他 Other (前年同期比/ YOY)	14 88.9%	22 60.1%	46 102.7%	66 118.6%
営業利益 Operating income (前年同期比/ YOY)	14,410 11.2%	11,534 20.0%	8,780 23.9%	19,685 35.4%
営業外収益 Non-operating income (前年同期比/ YOY)	864 41.5%	1,350 56.2%	1,247 7.6%	2,851 106.5%
営業外費用 Non-operating expenses (前年同期比/ YOY)	168 70.1%	164 2.6%	18 89.0%	261 12.6%
経常利益 Ordinary income (前年同期比/ YOY)	15,106 12.1%	12,721 15.8%	10,009 21.3%	22,275 29.6%
特別利益 Extraordinary income (前年同期比/ YOY)	404 298.1%	873 116.2%	6,395 632.0%	2,174 198.0%
特別損失 Extraordinary losses (前年同期比/ YOY)	231 55.6%	296 28.0%	7,323 2373.0%	1,265 51.9%
税引等調整前当期純利益 Income before income taxes and other (前年同期比/ YOY)	15,278 17.0%	13,298 13.0%	9,081 31.7%	23,184 22.0%
当期純利益 Net income (前年同期比/ YOY)	9,058 16.0%	8,006 11.6%	5,792 27.7%	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)

	2006/8		2007/8		2008/8		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 (前年同期比/ YOY)	¥720,099 20.0%	67.2%	¥844,411 17.3%	72.5%	¥989,915 17.2%	75.4%	¥1,791,784 18.1%	74.3%
個品あっせん Hire purchase (前年同期比/ YOY)	91 21.5%	0.0%	65 28.8%	0.0%	65 0.5%	0.0%	135 26.3%	0.0%
融資計 Total loans (前年同期比/ YOY)	275,510 19.2%	25.7%	255,180 7.4%	21.9%	243,277 4.7%	18.6%	499,006 4.3%	20.7%
カードキャッシング Cash advances (前年同期比/ YOY)	268,486 19.4%	25.1%	252,054 6.1%	21.6%	240,291 4.7%	18.3%	492,901 3.2%	20.4%
その他融資 Other loans (前年同期比/ YOY)	7,024 9.6%	0.6%	3,125 55.5%	0.3%	2,985 4.5%	0.3%	6,105 50.4%	0.3%
業務代行 Processing agency service (前年同期比/ YOY)	- -	-	- -	-	78,984 -	6.0%	- -	-
融資代行 ATM acquiring service (前年同期比/ YOY)	75,648 16.4%	7.1%	54,250 28.3%	4.7%	- -	-	89,705 36.7%	3.7%
その他 Other (前年同期比/ YOY)	17 5.0%	0.0%	10,157 58706.9%	0.9%	185 98.2%	0.0%	30,597 90828.2%	1.3%
取扱高合計 Total transaction volume (前年同期比/ YOY)	1,071,367 16.2%	100.0%	1,164,064 8.7%	100.0%	1,312,428 12.7%	100.0%	2,411,229 10.6%	100.0%

融資代行業務については自社キャッシュディスプレイの撤去が進み、重要性が低下したため当第1四半期より取扱高から除いております。

"ATM acquiring service" is excluded from Sales volume from the 1st quarter (March-August) of 2008 because its importance became lower due to removal of cash dispensers of our company.

なお、前期以前の取扱高合計数値について、融資代行を除き遡及修正した結果は、以下のとおりとなります。

Revised retroactively

取扱高合計 Total trading volume (前年同期比/ YOY)	()	995,719 19.8%	100.0%	1,109,814 11.5%	100.0%	1,312,428 18.3%	100.0%	2,321,524 13.9%	100.0%
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営業収益内訳 Operating Revenues

(単位: 百万円 / Millions of Yen)

	2006/8		2007/8		2008/8		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 (前年同期比/ YOY)	¥16,001 26.3%	26.0%	¥18,074 13.0%	29.7%	¥21,577 19.4%	36.9%	¥38,462 16.9%	31.6%
加盟店収益 Affiliated merchants (前年同期比/ YOY)	12,203 19.5%	19.8%	14,068 15.2%	23.1%	16,031 14.0%	27.4%	29,669 15.9%	24.4%
リボ・分割払収益 Revolving credit (前年同期比/ YOY)	3,666 54.8%	6.0%	3,730 1.7%	6.1%	5,222 40.0%	8.9%	8,303 18.4%	6.8%
その他 Other (前年同期比/ YOY)	130 43.6%	0.2%	276 112.3%	0.5%	323 17.3%	0.6%	489 74.2%	0.4%
個品あっせん Hire purchase (前年同期比/ YOY)	7 21.7%	0.0%	6 16.4%	0.0%	5 17.1%	0.0%	11 21.0%	0.0%
融資計 Total loans (前年同期比/ YOY)	43,538 17.1%	70.9%	41,173 5.4%	67.6%	33,511 18.6%	57.3%	79,235 10.6%	65.2%
カードキャッシング Cash advances (前年同期比/ YOY)	41,997 16.8%	68.4%	39,780 5.3%	65.3%	32,511 18.3%	55.6%	76,643 10.3%	63.1%
その他融資 Other loans (前年同期比/ YOY)	1,540 26.2%	2.5%	1,393 9.5%	2.3%	1,000 28.2%	1.7%	2,591 16.9%	2.1%
業務代行 Processing agency service (前年同期比/ YOY)	- -	-	- -	-	2,456 -	4.2%	- -	-
融資代行 ATM acquiring service (前年同期比/ YOY)	1,033 17.4%	1.7%	737 28.7%	1.2%	- -	-	1,205 37.7%	1.0%
償却債権回復収益 Income from bad debt recovery (前年同期比/ YOY)	245 4.9%	0.4%	269 9.6%	0.4%	254 5.7%	0.5%	546 12.9%	0.4%
その他の収益 Other revenues (前年同期比/ YOY)	595 0.3%	1.0%	593 0.2%	1.0%	637 7.3%	1.1%	2,012 65.8%	1.7%
金融収益 Financial income (前年同期比/ YOY)	4 1024.4%	0.0%	34 707.3%	0.1%	22 34.7%	0.0%	56 110.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/ YOY)	61,425 18.2%	100.0%	60,889 0.9%	100.0%	58,465 4.0%	100.0%	121,530 2.9%	100.0%

融資代行業務については自社キャッシュディスプレイの撤去が進み、重要性が低下したため当第1四半期より業務代行に含めております。

"ATM Acquiring Service" is also included in "Processing Service" from the 1st quarter (March-May) of 2008 because its importance became lower due to removal of cash dispensers of our company.

営業債権内訳 Finance Receivables

(単位: 百万円 / Millions of Yen)

	2006/8		2007/8		2008/8		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 credit card and hire purchase (前年同期比/ YOY)	¥173,733 23.5%	33,053	¥216,060 24.4%	42,327	¥257,047 19.0%	40,987	¥217,971 10.5%	20,759
カードショッピング Credit card shopping (前年同期比/ YOY)	173,610 23.5%	33,090	215,967 24.4%	42,357	256,950 19.0%	40,982	217,883 10.5%	20,784
内リボ・分割払い残高 Revolving payment card shopping (前年同期比/ YOY)	62,904 29.5%	14,327	71,510 13.6%	8,606	91,960 28.6%	20,449	81,405 28.2%	17,918
個品あっせん Hire purchase (前年同期比/ YOY)	122 23.5%	37	92 24.7%	30	97 5.4%	4	87 22.9%	26
営業貸付金計 Total Credit card and other loans (前年同期比/ YOY)	¥381,762 19.2%	61,572	¥393,750 3.1%	11,987	(2) ¥390,915 0.7%	2,835	(3) ¥393,331 2.0%	7,746
カードキャッシング Cash advances (前年同期比/ YOY)	361,356 19.3%	58,451	376,824 4.3%	15,468	375,719 0.3%	1,105	376,679 3.0%	10,840
その他融資 Other loans (前年同期比/ YOY)	20,406 18.1%	3,121	16,925 17.1%	3,480	15,196 10.2%	1,729	16,652 15.7%	3,094
営業債権合計 Total finance receivables (前年同期比/ YOY)	555,495 20.5%	94,625	609,810 9.8%	54,314	647,962 6.3%	38,152	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15,076百万円を含んでおります。

The total loan receivable includes the trusted beneficiary right related to securitization amounted 15,076 million Japanese yen .

3 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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Credit card and hire purchase	¥54,347	¥54,347	¥70,652	¥76,086
一回払い Single-payment credit	54,347	54,347	70,652	76,086
リボ払い Revolving payment credit	—	—	—	—
ボーナス払い Twice-yearly payment credit	—	—	—	—
営業貸付金 Credit card and other loans	10,000	8,300	1,500	4,900
リボ払い Revolving payment credit	10,000	8,300	1,500	4,900
債権流動化実施額計 Total securitized receivables	64,347	62,647	72,152	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)

	2006/8		2007/8		2008/8		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 Credit card and hire purchase total (前年同期比/ YOY)	¥228,080 23.9%	43,922	¥270,408 18.6%	42,327	¥327,699 21.2%	57,291	¥294,058 23.9%	56,628
営業貸付金計 Total Credit card and other loans (前年同期比/ YOY)	¥391,762 18.6%	61,572	¥402,050 2.6%	10,287	(1) ¥392,415 2.4%	9,635	(2) ¥398,231 0.7%	2,645
営業債権合計 Total finance receivables including securitized receivables (前年同期比/ YOY)	619,843 20.5%	105,495	672,458 8.5%	52,614	720,114 7.1%	47,656	692,289 9.4%	59,274

1 営業貸付金は債権流動化に係る信託受益権15,076百万円を含んでおります。

The total loan receivable includes the trusted beneficiary right related to securitization amounted 15,076 million Japanese yen .

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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)

	2006/8		2007/8		2008/8		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 (前年同期比/ YOY)	¥44,902 21.0%	100.0%	¥46,536 3.6%	100.0%	¥46,522 0.0%	100.0%	¥95,954 6.6%	100.0%
広告宣伝費 Advertising and promotion (前年同期比/ YOY)	5,984 37.5%	13.3%	5,326 11.0%	11.4%	6,637 24.6%	14.3%	12,528 4.8%	13.1%
貸倒関連費 Bad debt allowance (前年同期比/ YOY)	15,515 37.1%	34.5%	14,467 6.8%	31.1%	10,297 28.8%	22.1%	26,806 1.1%	27.9%
人件費 Salaries and fringe benefits (前年同期比/ YOY)	5,883 2.6%	13.1%	6,316 7.4%	13.6%	6,649 5.3%	14.3%	13,007 7.4%	13.6%
管理費 Administrative expenses (前年同期比/ YOY)	12,637 16.8%	28.1%	15,709 26.8%	33.8%	18,616 18.5%	40.0%	34,362 15.3%	35.8%
設備費 Equipment expenses (前年同期比/ YOY)	4,027 6.4%	9.0%	4,005 0.5%	8.6%	3,546 11.5%	7.6%	7,861 2.5%	8.2%
一般費 General expenses (前年同期比/ YOY)	853 21.5%	1.9%	712 16.6%	1.5%	775 8.8%	1.7%	1,386 13.4%	1.4%
金融費用 Financial expenses (前年同期比/ YOY)	2,113 10.4%	—	2,817 33.3%	—	3,162 12.2%	—	5,890 26.8%	—
支払利息 Interest paid (前年同期比/ YOY)	2,099 17.5%	—	2,795 33.2%	—	3,116 11.5%	—	5,824 26.2%	—
その他 Other (前年同期比/ YOY)	14 88.9%	—	22 60.1%	—	46 102.7%	—	66 118.6%	—
営業費用合計 Total operating expenses (前年同期比/ YOY)	47,015 20.5%	—	49,354 5.0%	—	49,684 0.7%	—	101,844 7.6%	—
期中平均調達コスト Average funding cost	0.92%	—	1.19%	—	1.30%	—	1.21%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2006/8		2007/8		2008/8		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 loans (前年同期比 / YOY)	¥6,900 454.7%	5,656	¥10,509 52.3%	3,609	¥10,850 3.2%	340	¥2,150 85.1%	12,250
コマーシャル・ペーパー Commercial paper (前年同期比 / YOY)	12,000 84.6%	5,500	— —	12,000	— —	—	— —	—
社債 Corporate bonds (前年同期比 / YOY)	90,000 12.5%	10,000	120,000 33.3%	30,000	105,000 12.5%	15,000	120,000 9.1%	10,000
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比 / YOY)	(10,000) —	(10,000)	(15,000) 50.0%	(5,000)	(15,000) 0.0%	—	(15,000) 50.0%	(5,000)
長期借入金 Long-term debt (前年同期比 / YOY)	280,200 17.8%	42,400	266,200 5.0%	14,000	303,800 14.1%	37,600	284,800 0.8%	2,200
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比 / YOY)	(48,900) 32.2%	(11,900)	(45,400) 7.2%	(3,500)	(58,000) 27.8%	(12,600)	(53,200) 9.5%	(5,600)
有利子負債計 Total interest-bearing debt (前年同期比 / YOY)	389,100 19.5%	63,556	396,709 13.6%	7,609	419,650 5.8%	22,940	406,950 1.1%	4,450

債権流動化 ABS & ABCP (前年同期比 / YOY)	60,000 20.0%	10,000	58,300 2.9%	1,700	66,500 14.1%	8,200	74,900 59.4%	27,900
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1年以上長期借入比率 Long-term debt / Total borrowings	71.2%	71.9%	69.1%	69.9%
直接調達比率 Direct financing ratio	36.1%	39.2%	35.3%	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 "Long-term debt/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)

	2006/8	2007/8	2008/8	2008/2
	実績 Results	実績 Results	実績 Results	実績 Results
期首貸倒引当金 Opening balance (前年同期比 / YOY)	¥22,639 39.7%	¥33,564 48.3%	¥42,673 27.1%	¥33,564 48.3%
貸倒関連費 Bad debt allowance (前年同期比 / YOY)	15,515 37.1%	14,467 6.8%	10,297 28.8%	26,806 1.1%
貸倒償却総額 Written-off amount (前年同期比 / YOY)	7,979 20.1%	8,598 7.8%	10,813 25.8%	19,130 35.0%
期末貸倒引当金 Ending balance (前年同期比 / YOY)	30,174 44.5%	39,433 30.7%	(1) 48,720 23.6%	(2) 42,673 27.1%

1 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額6,564百万円を含んでおります。

"Ending balance" includes 6,564 million Japanese yen of provision for doubtful accounts summed up extraordinary loss.

2 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	5.43%	6.47%	7.52%	6.98%
流動化債権を含んだ場合 If including ABS & ABCP	4.87%	5.86%	6.77%	6.16%

期末償却総額 / 営業債権残高比 Written-off amount / Total finance receivables	1.44%	1.41%	1.67%	3.13%
流動化債権を含んだ場合 If including ABS & ABCP	1.29%	1.28%	1.50%	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)

	2006/8		2007/8		2008/8		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	1,408	80	1,498	90	1,601	103	1,553	98
稼働会員数 2 Active cardholders	797	55	875	78	955	80	914	84
年間稼働率 3 (%) Card-use rate (%)	58.3%	—	60.2%	—	61.6%	-	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	29.3%
女性 Female	70.7%

- 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	6.2%	6.7%	6.0%
30 - 39	21.1%	18.8%	22.1%
40 - 49	26.0%	24.6%	26.6%
50 - 59	22.5%	21.6%	22.8%
60 and over	24.2%	28.3%	22.5%
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)

	2006/8		2007/8		2008/8		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	1,455	112	985	470	75	910	351	920

2009年2月期の業績予測

Estimated Results for the Year Ending February 20, 2009

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