

2010年2月期 第2四半期決算補足資料

FACT BOOK 2010

For the Year Ended August 20, 2009
Second Quarter Report



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)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Transaction volume (前年同期比/YOY)	¥1,339,251 10.3%	¥1,487,058 11.0%	¥1,451,196 △2.4%	¥3,074,025 11.5%
営業収益 Operating revenues (前年同期比/YOY)	90,493 8.1%	88,586 △2.1%	84,931 △4.1%	176,007 △2.8%
営業利益 Operating income (前年同期比/YOY)	17,792 △5.8%	15,346 △13.7%	8,697 △43.3%	26,611 △19.0%
経常利益 Ordinary income (前年同期比/YOY)	17,889 △5.2%	15,504 △13.3%	8,417 △45.7%	26,805 △18.8%
当期純利益 Net income (前年同期比/YOY)	9,801 0.8%	7,076 △27.8%	△6,172 —	14,788 △16.2%

遡及修正 Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	※1 ¥1,281,257 —	100.0%	※2 ¥1,420,918 10.9%	100.0%	¥1,451,196 2.1%	100.0%	¥2,879,849 5.1%	100.0%
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※1 取扱高合計数値について、融資代行および業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

※2 取扱高合計数値について、業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2007/8	2008/8	2009/8	2009/2
自己資本比率(株主資本比率) Shareholders' equity ratio	18.8%	18.3%	16.6%	19.0%
1株当たり当期純利益 Net income per share (EPS)	¥62.47	¥45.12	¥△39.36	¥94.29
1株当たり純資産(1株当たり株主資本) Shareholders' equity per share (BPS)	¥1,019.74	¥1,061.19	¥975.41	¥1,036.35

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%	イオンマーケティング株式会社 AEON MARKETING CO.,LTD.	※4 20.0%

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%	AEON CREDIT GUARANTEE (CHINA) CO., LTD. 76.0%
AEON THANA SINSAP (THAILAND) PLC. ※2	54.3%	AEON INFORMATION SERVICE (SHENZHEN) 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. 100.0%
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)

※4 イオンマーケティング株式会社は当第2四半期より、持分法適用の範囲に含めております。

AEON MARKETING CO.,Ltd. has applied the Equity method from the 2Q.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥812,190 9.6%	¥849,333 4.6%	¥847,351 △0.2%	¥797,954 △1.5%
固定資産 Non-current assets (前年同期比/YOY)	40,276 10.4%	58,880 46.2%	74,843 27.1%	56,081 7.8%
繰延資産 Deferred assets (前年同期比/YOY)	215 —	177 △17.9%	138 △21.7%	157 △19.7%
資産合計 Total assets (前年同期比/YOY)	852,682 9.6%	908,390 6.5%	¥922,333 1.5%	854,193 △0.9%
流動負債 Current liabilities (前年同期比/YOY)	245,453 4.1%	267,422 9.0%	304,932 14.0%	230,795 △0.1%
固定負債 Long-term liabilities (前年同期比/YOY)	429,771 12.6%	452,642 5.3%	444,329 △1.8%	441,496 △1.4%
負債合計 Total liabilities (前年同期比/YOY)	675,224 9.3%	720,064 6.6%	¥749,262 4.1%	672,292 △0.9%
株主資本合計 Total stockholder's equity (前年同期比/YOY)	153,577 10.3%	162,102 5.6%	157,694 △2.7%	167,461 5.4%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	6,432 1.9%	4,330 △32.7%	△4,697 —	△4,926 △214.2%
新株予約権 Stock acquisition rights (前年同期比/YOY)	— —	25 —	— —	25 —
少数株主持分 Minority interests (前年同期比/YOY)	17,447 18.7%	21,867 25.3%	20,073 △8.2%	19,340 △3.7%
純資産合計 Total equity (前年同期比/YOY)	177,458 10.8%	188,326 6.1%	173,071 △8.1%	181,901 △0.8%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	852,682 9.6%	908,390 6.5%	922,333 1.5%	854,193 △0.9%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円 / Millions of Yen)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/YOY)	¥90,493 8.1%	¥88,586 △2.1%	¥84,931 △4.1%	¥176,007 △2.8%
総合あつせん収益 Credit card shopping contracts (前年同期比/YOY)	22,330 17.2%	25,964 16.3%	27,212 4.8%	52,697 11.3%
個品あつせん収益 Hire purchase contracts (前年同期比/YOY)	4,902 44.1%	4,935 0.7%	3,954 19.9%	9,304 △4.6%
融資収益 Loan contracts (前年同期比/YOY)	58,726 2.2%	50,047 △14.8%	41,425 △17.2%	96,040 △16.0%
業務代行 Processing agency service fees (前年同期比/YOY)	— —	2,460 —	5,513 124.0%	6,150 408.4%
融資代行収益 ATM acquiring service fees (前年同期比/YOY)	731 △28.8%	— —	— —	— —
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	1,464 73.9%	1,362 △6.9%	1,419 4.2%	2,366 △18.3%
その他の収益 Other income (前年同期比/YOY)	2,174 23.8%	3,729 71.5%	5,313 42.5%	9,231 74.8%
金融収益 Financial income (前年同期比/YOY)	163 0.1%	86 △47.0%	92 6.5%	217 △28.6%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/YOY)	65,586 10.0%	65,949 0.6%	69,054 4.7%	134,360 0.6%
金融費用 Financial expenses (前年同期比/YOY)	7,114 36.6%	7,290 2.5%	7,178 △1.5%	15,035 2.7%
支払利息 Interest paid (前年同期比/YOY)	7,003 36.6%	7,199 2.8%	6,713 △6.7%	14,432 △0.2%
その他 Other (前年同期比/YOY)	110 34.8%	91 △17.1%	465 407.6%	602 218.3%
営業費用 Operating expenses (前年同期比/YOY)	72,701 12.2%	73,240 0.7%	76,233 4.1%	149,396 0.8%
営業利益 Operating income (前年同期比/YOY)	17,792 △5.8%	15,346 △13.7%	8,697 △43.3%	26,611 △19.0%
営業外収益 Non-operating income (前年同期比/YOY)	281 81.6%	278 △1.1%	214 △23.0%	441 △7.0%
営業外費用 Non-operating expenses (前年同期比/YOY)	184 3.8%	119 △35.0%	493 311.8%	246 △23.8%
経常利益 Ordinary income (前年同期比/YOY)	17,889 △5.2%	15,504 △13.3%	8,417 △45.7%	26,805 △18.8%
特別利益 Extraordinary income (前年同期比/YOY)	1,189 87.8%	6,645 458.7%	— —	12,168 360.9%
特別損失 Extraordinary losses (前年同期比/YOY)	305 △75.9%	7,675 2412.3%	16,057 109.2%	8,609 549.0%
税引等調整前当期純利益 Income before income taxes and other (前年同期比/YOY)	18,773 3.0%	14,475 △22.9%	△7,639 —	30,364 △11.5%
少数株主利益 Minority interest income (前年同期比/YOY)	2,009 72.5%	2,322 15.6%	1,813 △21.9%	4,392 2.7%
当期純利益 Net income (前年同期比/YOY)	9,801 0.8%	7,076 △27.8%	△6,172 —	14,788 △16.2%

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)

	2007/8	2008/8	2009/8	2009/2
	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)	¥560 0.4%	¥1,811 223.6%	¥1,863 2.9%	¥3,826 236.7%
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)	890 20.8%	1,128 26.7%	1,160 2.8%	2,311 18.6%

主な海外連結子会社 Major Overseas Subsidiaries

		2007/8	2008/8	2009/8	2009/2
		実績 Results	実績 Results	実績 Results	実績 Results
香港 Hong Kong	百万香港ドル Millions of HK\$ (前年同期比/YOY)	594 5.8%	627 3.6%	632 0.8%	1,255 4.2%
	百万円 Millions of Yen	¥9,104	¥8,334	¥7,814	¥16,348
	為替レート Avg. exchange rate	1HK\$ = ¥ 15.32	1HK\$ = ¥ 13.54	1HK\$ = ¥ 12.36	1HK\$ = ¥ 13.02
タイ Thailand	百万タイバツ Millions of Baht (前年同期比/YOY)	4,395 20.3%	5,034 13.2%	5,108 1.5%	10,573 14.2%
	百万円 Millions of Yen	¥16,305	¥16,453	¥14,054	¥32,036
	為替レート Avg. exchange rate	1Baht = ¥ 3.71	1Baht = ¥ 3.26	1Baht = ¥ 2.75	1Baht = ¥ 3.03
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)	87 39.4%	106 22.1%	127 19.5%	228 21.8%
	百万円 Millions of Yen	¥3,027	¥3,485	¥3,401	¥6,899
	為替レート Avg. exchange rate	1RM = ¥ 34.69	1RM = ¥ 32.70	1RM = ¥ 26.71	1RM = ¥ 30.14

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)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥884,575 17.1%	66.0%	¥1,030,557 16.5%	69.3%	¥1,084,127 5.2%	74.7%	¥2,109,905 12.6%	68.6%
個品あっせん Hire purchase (前年同期比/YOY)	27,345 37.8%	2.0%	25,430 △7.0%	1.7%	20,191 △20.6%	1.4%	49,050 △8.5%	1.6%
融資計 Total loans (前年同期比/YOY)	356,097 △0.6%	26.6%	336,958 △5.4%	22.7%	300,890 △10.7%	20.7%	655,488 △5.7%	21.3%
カードキャッシング Cash advances (前年同期比/YOY)	293,877 △4.5%	21.9%	275,409 △6.3%	18.6%	254,809 △7.5%	17.6%	545,628 △4.9%	17.7%
その他融資 Other loans (前年同期比/YOY)	62,220 23.0%	4.7%	61,549 △1.1%	4.1%	46,081 △25.1%	3.2%	109,859 △9.1%	3.6%
業務代行 Processing agency service (前年同期比/YOY)	— —	—	78,984 —	5.3%	28,428 △64.0%	2.0%	225,908 —	7.3%
融資代行 ATM acquiring service (※) (前年同期比/YOY)	54,250 △28.3%	4.1%	— —	—	— —	—	— —	—
その他 Other (前年同期比/YOY)	16,982 204.4%	1.3%	15,127 △10.9%	1.0%	17,559 16.1%	1.2%	33,673 △24.0%	1.1%
取扱高合計 Total transaction volume (前年同期比/YOY)	1,339,251 10.3%	100.0%	1,487,058 11.0%	100.0%	1,451,196 △2.4%	100.0%	3,074,025 11.5%	100.0%

※業務代行については、当期より電子マネーのアクワイアリング分を除き(自社発行分は従来どおり含めております)算出しております。

The acquiring business of electronic money is being excluded from the brokerage business. However, those sales from the electronic money cards issued by the company are included as usual.

遡及修正 Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	(※1) ¥1,281,257 —	100.0%	(※2) ¥1,420,918 10.9%	100.0%	¥1,451,196 2.1%	100.0%	¥2,879,849 5.1%	100.0%
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※1 取扱高合計数値について、融資代行および業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

※2 取扱高合計数値について、業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥22,330 17.2%	24.7%	¥25,964 16.3%	29.3%	¥27,212 4.8%	32.0%	¥52,697 11.3%	29.9%
個品あっせん Hire purchase (前年同期比/YOY)	4,902 44.1%	5.4%	4,935 0.7%	5.6%	3,954 △19.9%	4.7%	9,304 △4.6%	5.3%
融資計 Total loans	58,726 2.2%	64.9%	50,047 △14.8%	56.5%	41,425 △17.2%	48.8%	96,040 △16.0%	54.6%
カードキャッシング Cash advances (前年同期比/YOY)	48,061 △2.7%	53.1%	39,849 △17.1%	45.0%	32,665 △18.0%	38.5%	76,334 △17.8%	43.4%
その他融資 Other loans (前年同期比/YOY)	10,665 32.2%	11.8%	10,197 △4.4%	11.5%	8,759 △14.1%	10.3%	19,706 △8.0%	11.2%
業務代行 Processing agency service (前年同期比/YOY)	— —	—	2,460 —	2.8%	5,513 124.0%	6.5%	6,150 —	3.6%
融資代行 ATM acquiring service (前年同期比/YOY)	731 △28.8%	0.8%	— —	—	— —	—	— —	—
償却債権回復益 Income from bad debt recovery (前年同期比/YOY)	1,464 73.9%	1.6%	1,362 △6.9%	1.5%	1,419 4.2%	1.7%	2,366 △18.3%	1.3%
その他の収益 Other revenues (前年同期比/YOY)	2,174 23.8%	2.4%	3,729 71.5%	4.2%	5,313 42.5%	6.3%	9,231 74.8%	5.2%
金融収益 Financial income (前年同期比/YOY)	163 0.1%	0.2%	86 △47.0%	0.1%	92 6.5%	0.1%	217 △28.6%	0.1%
営業収益合計 Total operating revenues (前年同期比/YOY)	90,493 8.1%	100.0%	88,586 △2.1%	100.0%	84,931 △4.1%	100.0%	176,007 △2.8%	100.0%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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	¥276,578	51,097	¥330,943	54,365	¥374,873	43,930	¥245,378	△41,957
(前年同期比/YOY)	22.7%		19.7%		13.3%		△14.6%	
カードショッピング Credit card shopping	244,002	43,538	288,702	44,699	339,039	50,337	211,117	△37,112
(前年同期比/YOY)	21.7%		18.3%		17.4%		△15.0%	
個品あっせん Hire purchase	32,575	7,559	42,240	9,665	35,834	△6,406	34,261	△4,845
(前年同期比/YOY)	30.2%		29.7%		△15.2%		△12.4%	
営業貸付金計 Total Credit card and other loans	515,342	33,151	498,060	△17,282	¥434,733	△63,326	483,527	△20,193
(前年同期比/YOY)	6.9%		△3.4%		△12.7%		△4.0%	
カードキャッシング Cash advances	420,970	16,398	406,547	△14,422	358,932	△47,614	413,215	3,901
(前年同期比/YOY)	4.1%		△3.4%		△11.7%		1.0%	
その他融資 Other loans	94,372	16,753	91,513	△2,859	75,801	△15,711	70,311	△24,094
(前年同期比/YOY)	21.6%		△3.0%		△17.2%		△25.5%	
営業債権合計 Total finance receivables	791,921	84,249	829,004	37,082	809,607	△19,396	728,905	△62,150
(前年同期比/YOY)	11.9%		4.7%		△2.3%		△7.9%	

(債権流動化残高)(Securitized Receivables)

(単位:百万円/Millions of Yen)

	2007/8	2008/8	2009/8	2009/2
	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	¥68,438	¥77,031	(※2) ¥55,684	(※4) ¥150,398
カードショッピング Credit card shopping	63,248	77,031	55,684	150,398
個品あっせん Hire purchase	5,190	—	—	—
営業貸付金計 Total credit card and other loans	21,837	(※1) 31,001	(※3) ¥55,761	18,078
カードキャッシング Cash advances	21,837	31,001	49,847	9,364
その他融資 Other's loan	—	—	5,914	8,713
債権流動化実施額計 Total securitized receivables	90,275	108,033	111,446	168,476

※ 同数値に含まれる信託受益権は、(※1)15,076百万円、(※2)12,206百万円、(※3)11,228百万円、(※4)12,916百万円であります。

The trust beneficiary rights included in the figure are (※1) 15,076 Million Yen (※2) 12,206 Million Yen (※3) 11,228 Million Yen (※4) 12,916 Million Yen

(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)

	2007/8		2008/8		2009/8		2009/2	
	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	¥ 345,017	55,329	¥ 407,975	62,958	(※2) ¥ 430,558	22,583	(※4) ¥ 395,776	23,529
(前年同期比/YOY)	19.1%		18.2%		5.5%		6.3%	
営業貸付金計 Total Credit card and other loans total	537,180	37,042	(※1) 529,062	△8,117	(※3) 490,495	△38,566	501,605	△30,491
(前年同期比/YOY)	7.4%		△1.5%		△7.3%		△5.7%	
営業債権合計 Total finance receivables including securitized receivables	882,197	92,371	937,038	54,840	921,054	△15,983	897,382	△6,961
(前年同期比/YOY)	11.7%		6.2%		△1.7%		△0.8%	

※ 同数値に含まれる信託受益権は、(※1)15,076百万円、(※2)12,206百万円、(※3)11,228百万円、(※4)12,916百万円であります。

The trust beneficiary rights included in the figure are (※1) 15,076 Million Yen (※2) 12,206 Million Yen (※3) 11,228 Million Yen (※4) 12,916 Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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	¥65,586	100.0%	¥65,949	100.0%	¥69,054	100.0%	¥134,360	100.0%
(前年同期比/YOY)	10.0%		0.6%		4.7%		0.6%	
広告宣伝費 Advertising and promotion	6,360	9.7%	7,805	11.8%	7,482	10.8%	15,408	11.5%
(前年同期比/YOY)	△5.9%		22.7%		△4.1%		6.0%	
貸倒関連費 Bad debt allowance	22,716	34.6%	17,540	26.6%	16,946	24.5%	32,767	24.4%
(前年同期比/YOY)	2.5%		△22.8%		△3.4%		△23.0%	
人件費 Salaries and fringe benefits	9,991	15.2%	11,367	17.2%	11,215	16.2%	22,500	16.7%
(前年同期比/YOY)	14.4%		13.8%		△1.3%		10.9%	
管理費 Administrative expenses	19,646	30.0%	21,120	32.0%	25,235	36.5%	46,861	34.9%
(前年同期比/YOY)	23.2%		7.5%		19.5%		11.2%	
設備費 Equipment expenses	5,846	8.9%	6,566	10.0%	7,029	10.2%	13,801	10.3%
(前年同期比/YOY)	15.8%		12.3%		7.1%		14.5%	
一般費 General expenses	1,025	1.6%	1,548	2.4%	1,145	1.7%	3,021	2.2%
(前年同期比/YOY)	8.2%		51.0%		△26.0%		52.0%	
金融費用 Financial expenses	7,114	—	7,290	—	7,178	—	15,035	—
(前年同期比/YOY)	36.6%		2.5%		△1.5%		2.7%	
支払利息 Interest paid	7,003	—	7,199	—	6,713	—	14,432	—
(前年同期比/YOY)	36.6%		2.8%		△6.7%		△0.2%	
その他 Other	110	—	91	—	465	—	602	—
(前年同期比/YOY)	34.6%		△17.1%		407.6%		218.3%	
営業費用合計 Total operating expenses	72,701	—	73,240	—	76,233	—	149,396	—
(前年同期比/YOY)	12.2%		0.7%		4.1%		0.8%	

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥31,805 △29.3%	△13,181	¥43,965 38.2%	12,160	¥68,773 56.4%	24,807	¥26,581 △4.3%	△1,205
コマーシャル・ペーパー Commercial paper (前期比/YOY)	—	△12,000	—	—	—	—	0	△659
社債 Corporate bonds (前期比/YOY)	129,679 37.8%	35,601	113,801 △12.2%	△15,878	106,377 △6.5%	△7,424	120,806 △8.1%	△10,646
(内1年以内償還予定) (Current portion of bonds and notes) (前期比/YOY)	(18,529) 85.3%	(8,529)	(15,000) △19.0%	(△3,529)	(14,028) △6.5%	(△971)	(16,272) △12.0%	(△2,225)
長期借入金 Long-term debt (前期比/YOY)	380,217 5.5%	19,864	422,403 11.1%	42,185	403,640 △4.4%	△18,763	392,524 △2.6%	△10,683
(内1年以内返済予定) (Current portion of long-term debt) (前期比/YOY)	(72,129) 3.6%	(2,510)	(78,954) 9.5%	(6,824)	(81,979) 3.8%	(3,025)	(70,542) △12.0%	(△9,655)
有利子負債計 Total interest-bearing debt (前期比/YOY)	541,701 5.9%	30,283	580,170 7.1%	38,467	578,790 0.2%	△1,379	539,911 △4.1%	△23,195

債権流動化 ABS & ABCP (前期比/YOY)	85,928 10.4%	8,122	87,446 1.8%	1,518	83,952 △4.0%	△3,494	140,883 45.0%	43,739
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1年以上長期借入比率※ Long-term debt/Total borrowings		70.6%		68.5%		71.5%		68.2%
直接調達比率※ Direct financing ratio		34.4%		30.1%		29.1%		38.3%

※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)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
①期首貸倒引当金 Opening balance (前期比/YOY)	¥40,189 44.2%	¥47,896 19.2%	¥50,757 6.0%	¥47,896 19.2%
②貸倒関連費 bad debt allowance (前期比/YOY)	22,716 2.5%	17,540 △22.8%	18,998 8.3%	32,767 △23.0%
③貸倒償却総額 Written-off amount (前期比/YOY)	16,993 22.5%	18,010 6.0%	19,314 7.2%	35,405 1.6%
期末貸倒引当金 Ending balance ①+②-③ (前期比/YOY)	45,913 27.0%	53,990 17.6%	(※1) 50,442 △6.6%	(※2) 50,757 6.0%

※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2,052百万円を含んでおります。

"Ending balance" includes 2,052 million Japanese yen of provision for doubtful accounts summed up extraordinary loss.

※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%		6.40%		6.06%		6.84%
流動化債権を含んだ場合 If including ABS & ABCP		4.58%		5.76%		5.46%		5.66%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables		1.96%		2.13%		2.07%		4.77%
流動化債権を含んだ場合 If including ABS & ABCP		1.76%		1.92%		1.87%		3.95%

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)

	2007/8		2008/8		2009/8		2009/2	
	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	1,498.0	90.0	1,601.0	103.0	1,756.0	155.0	1,697	115
香港 Hong Kong	97.9	7.4	101.9	4.0	103.2	1.3	103	2
タイ Thailand	161.0	15.6	171.1	10.1	179.6	8.5	176	12
台湾 Taiwan	11.2	0.7	11.4	0.2	12.1	0.7	12	1
マレーシア Malaysia	7.7	1.7	10.1	2.4	12.5	2.4	12	3
中国 China	—	—	—	—	7.1	7.1	3	3
合計 Total	1,775.8	115.4	1,895.5	119.7	2,070.5	175.0	2,003	135

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)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Transaction volume (前年同期比/YOY)	¥1,164,064 8.7%	¥1,312,428 12.7%	¥1,308,841 △0.3%	¥2,742,474 13.7%
営業収益 Operating revenues (前年同期比/YOY)	60,889 △0.9%	58,465 △4.0%	57,382 △1.9%	117,216 △3.5%
営業利益 Operating income (前年同期比/YOY)	11,534 △20.0%	8,780 △23.9%	3,154 △64.1%	14,080 △28.5%
経常利益 Ordinary income (前年同期比/YOY)	12,721 △15.8%	10,009 △21.3%	3,938 △60.6%	16,289 △26.9%
当期純利益 Net income (前年同期比/YOY)	8,006 △11.6%	5,792 △27.7%	△7,421 —	12,192 △13.6%

遡及修正 Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	※1) ¥1,106,070 —	100.0%	※2) ¥1,246,287 12.7%	100.0%	¥1,308,841 5.0%	100.0%	¥2,548,298 6.4%	100.0%
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※1 取扱高合計数値について、融資代行および業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

※2 取扱高合計数値について、業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

主要な経営指標 Non-Consolidated Key Indicators

(単位: 円 / Yen)

	2007/8	2008/8	2009/8	2009/2
自己資本比率(株主資本比率) Shareholders' equity ratio	21.3%	21.0%	18.7%	21.9%
1株当たり当期純利益 Net income per share (EPS)	¥51.02	¥36.93	¥△47.31	¥77.74
1株当たり純資産(1株当たり株主資本) Shareholders' equity per share (BPS)	¥893.94	¥925.26	¥855.63	¥924.97

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)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥618,696 6.9%	¥635,504 2.7%	¥649,704 2.2%	¥606,733 0.5%
固定資産 Non-current assets (前年同期比/YOY)	39,893 13.2%	56,067 40.5%	69,634 24.2%	54,055 8.5%
繰延資産 Deferred assets (前年同期比/YOY)	215 —	177 △17.9%	138 △21.7%	157 △19.7%
資産合計 Total assets (前年同期比/YOY)	658,806 7.3%	691,749 5.0%	719,477 4.0%	660,946 1.1%
流動負債 Current liabilities (前年同期比/YOY)	183,714 9.4%	201,709 9.8%	249,162 23.5%	170,696 4.0%
固定負債 Long-term liabilities (前年同期比/YOY)	334,820 5.8%	344,900 3.0%	336,105 △2.5%	345,157 △0.5%
負債合計 Total liabilities (前年同期比/YOY)	518,534 7.0%	546,609 5.4%	585,268 7.1%	515,853 0.9%
株主資本合計 Total shareholder's equity (前年同期比/YOY)	134,840 —	140,330 4.1%	133,059 △5.2%	144,377 4.3%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	5,430 —	4,783 △11.9%	1,149 △76.0%	691 △83.3%
新株予約権 Stock acquisition rights (前年同期比/YOY)	— —	25 —	0 —	25 —
純資産合計 Total equity (前年同期比/YOY)	140,271 8.1%	145,139 3.5%	134,209 △7.5%	145,093 1.7%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	658,806 7.3%	691,749 5.0%	719,477 4.0%	660,946 1.1%

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

(単位:百万円/Millions of Yen)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues (前年同期比/YOY)	¥60,889 △0.9%	¥58,465 △4.0%	¥57,382 △1.9%	¥117,216 △3.5%
総合あつせん収益 Credit card shopping contracts (前年同期比/YOY)	18,074 13.0%	21,577 19.4%	23,423 8.6%	44,191 14.9%
個品あつせん収益 Hire purchase contracts (前年同期比/YOY)	6 △16.4%	5 △17.1%	4 △15.0%	10 △10.5%
融資収益 Loan contracts (前年同期比/YOY)	41,173 △5.4%	33,511 △18.6%	26,609 △20.6%	63,837 △19.4%
業務代行 Processing agency service fees (前年同期比/YOY)	— —	2,456 —	5,509 124.3%	6,142 —
融資代行収益 ATM acquiring service fees (前年同期比/YOY)	737 △28.7%	— —	— —	— —
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	269 9.6%	254 △5.7%	47 △81.3%	498 △8.7%
その他の収益 Other income (前年同期比/YOY)	593 △0.2%	637 7.3%	1,735 172.4%	2,500 24.3%
金融収益 Financial income (前年同期比/YOY)	34 707.2%	22 △34.7%	52 133.1%	34 △39.4%
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/YOY)	46,536 3.6%	46,522 △0.0%	50,804 9.2%	96,328 0.4%
金融費用 Financial expenses (前年同期比/YOY)	2,817 33.3%	3,162 12.2%	3,423 8.2%	6,807 15.6%
支払利息 Interest paid (前年同期比/YOY)	2,795 33.2%	3,116 11.5%	3,024 △3.0%	6,339 8.8%
その他 Other (前年同期比/YOY)	22 60.1%	46 102.7%	398 763.3%	467 606.7%
営業費用 Operating expenses (前年同期比/YOY)	49,354 5.0%	49,684 0.7%	54,227 9.1%	103,135 1.3%
営業利益 Operating income (前年同期比/YOY)	11,534 △20.0%	8,780 △23.9%	3,154 △64.1%	14,080 △28.5%
営業外収益 Non-operating income (前年同期比/YOY)	1,350 56.2%	1,247 △7.6%	1,120 △10.2%	2,292 △19.6%
営業外費用 Non-operating expenses (前年同期比/YOY)	164 △2.6%	18 △89.0%	336 1757.6%	83 △68.1%
経常利益 Ordinary income (前年同期比/YOY)	12,721 △15.8%	10,009 △21.3%	3,938 △60.6%	16,289 △26.9%
特別利益 Extraordinary income (前年同期比/YOY)	873 116.2%	6,395 632.0%	0 —	11,927 448.6%
特別損失 Extraordinary losses (前年同期比/YOY)	296 28.0%	7,323 2373.0%	16,057 119.3%	8,240 551.2%
税引等調整前当期純利益 Income before income taxes and other (前年同期比/YOY)	13,298 △13.0%	9,081 △31.7%	△12,118 —	19,977 △13.8%
当期純利益 Net income (前年同期比/YOY)	8,006 △11.6%	5,792 △27.7%	△7,421 —	12,192 △13.6%

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)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥844,411 17.3%	72.5%	¥989,915 17.2%	75.4%	¥1,049,147 6.0%	80.2%	¥2,030,898 13.3%	74.1%
個品あつせん Hire purchase (前年同期比/YOY)	65 △28.8%	0.0%	65 △0.5%	0.0%	43 △32.9%	0.0%	116 △14.1%	0.0%
融資計 Total loans (前年同期比/YOY)	255,180 △7.4%	21.9%	243,277 △4.7%	18.6%	229,783 △5.5%	17.6%	484,447 △2.9%	17.7%
カードキャッシング Cash advances (前年同期比/YOY)	252,054 △6.1%	21.6%	240,291 △4.7%	18.3%	226,996 △5.5%	17.3%	479,213 △2.8%	17.5%
その他融資 Other loans (前年同期比/YOY)	3,125 △55.5%	0.3%	2,985 △4.5%	0.3%	2,787 △6.6%	0.2%	5,234 △14.3%	0.2%
業務代行 Processing agency service (前年同期比/YOY)	— —	—	78,984 —	6.0%	28,428 △64.0%	2.2%	225,908 —	8.2%
融資代行 ATM acquiring service (前年同期比/YOY)	54,250 △28.3%	4.7%	— —	—	— —	—	— —	—
その他 Other (前年同期比/YOY)	10,157 58706.9%	0.9%	185 △98.2%	0.0%	1,437 676.8%	0.1%	1,103 △96.4%	0.0%
取扱高合計 Total transaction volume (前年同期比/YOY)	1,164,064 8.7%	100.0%	1,312,428 12.7%	100.0%	1,308,841 △0.3%	100.0%	2,742,474 13.7%	100.0%

※業務代行については、当期より電子マネーのアクワイアリング分を除き(自社発行分は従来どおり含めております)算出しております。

The acquiring business of electronic money is being excluded from the brokerage business. However, those sales from the electronic money cards issued by the company are included as usual.

遡及修正 Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	※1) ¥1,106,070 —	100.0%	※2) ¥1,246,287 12.7%	100.0%	¥1,308,841 5.0%	100.0%	¥2,548,298 6.4%	100.0%
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※1 取扱高合計数値について、融資代行および業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

※2 取扱高合計数値について、業務代行から電子マネーのアクワイアリングを除き遡及修正した結果となります。

営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥18,074 13.0%	29.7%	¥21,577 19.4%	36.9%	¥23,423 8.6%	40.8%	¥44,191 14.9%	37.7%
加盟店収益 Affiliated merchants (前年同期比/YOY)	14,068 15.2%	23.1%	16,031 14.0%	27.4%	16,810 4.9%	29.3%	32,732 10.3%	27.9%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	3,730 1.7%	6.1%	5,222 40.0%	8.9%	6,263 19.9%	10.9%	10,791 30.0%	9.2%
その他 Other (前年同期比/YOY)	276 112.3%	0.5%	323 17.3%	0.6%	349 8.1%	0.6%	667 36.5%	0.6%
個品あつせん Hire purchase (前年同期比/YOY)	6 △16.4%	0.0%	5 △17.1%	0.0%	4 △15.0%	0.0%	10 △10.5%	0.0%
融資計 Total loans (前年同期比/YOY)	41,173 △5.4%	67.6%	33,511 △18.6%	57.3%	26,609 △20.6%	46.4%	63,837 △19.4%	54.5%
カードキャッシング Cash advances (前年同期比/YOY)	39,780 △5.3%	65.3%	32,511 △18.3%	55.6%	25,979 △20.1%	45.3%	62,142 △18.9%	53.0%
その他融資 Other loans (前年同期比/YOY)	1,393 △9.5%	2.3%	1,000 △28.2%	1.7%	630 △37.0%	1.1%	1,694 △34.6%	1.5%
業務代行 Processing agency service (前年同期比/YOY)	— —	—	2,456 —	4.2%	5,509 124.3%	9.6%	6,142 —	5.3%
融資代行 ATM acquiring service (前年同期比/YOY)	737 △28.7%	1.2%	— —	—	— —	—	— —	—
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	269 9.6%	0.4%	254 △5.7%	0.5%	47 △81.3%	0.1%	498 △8.7%	0.4%
その他の収益 Other revenues (前年同期比/YOY)	593 △0.2%	1.0%	637 7.3%	1.1%	1,735 172.4%	3.0%	2,500 24.3%	2.1%
金融収益 Financial income (前年同期比/YOY)	34 707.3%	0.1%	22 △34.7%	0.0%	52 133.1%	0.1%	34 △39.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	60,889 △0.9%	100.0%	58,465 △4.0%	100.0%	57,382 △1.9%	100.0%	117,216 △3.5%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥216,060 24.4%	42,327	¥257,047 19.0%	40,987	¥309,652 20.5%	52,604	¥182,591 △16.2%	△35,380
カードショッピング Credit card shopping (前年同期比/YOY)	215,967 24.4%	42,357	256,950 19.0%	40,982	309,572 20.5%	52,622	182,506 △16.2%	△35,377
内リボ・分割払い残高 Revolving payment card shopping (前年同期比/YOY)	71,510 13.6%	8,606	91,960 28.6%	20,449	77,045 △16.2%	△14,915	69,539 △14.6%	△11,865
個品あつせん Hire purchase (前年同期比/YOY)	92 △24.7%	△30	97 5.4%	4	80 △17.8%	△17	84 △3.2%	△2
営業貸付金計 Total Credit card and other loans (前年同期比/YOY)	393,750 3.1%	11,987	375,838 △4.5%	△17,911	¥325,133 △13.5%	△50,704	375,312 △1.9%	△7,385
カードキャッシング Cash advances (前年同期比/YOY)	376,824 4.3%	15,468	360,642 △4.3%	△16,182	318,549 △11.7%	△42,093	370,683 1.3%	4,636
その他融資 Other loans (前年同期比/YOY)	16,925 △17.1%	△3,480	15,196 △10.2%	△1,729	6,584 △56.7%	△8,611	4,629 △72.2%	△12,022
営業債権合計 Total finance receivables (前年同期比/YOY)	609,810 9.8%	54,314	632,886 3.8%	23,075	634,786 0.3%	1,900	557,903 △7.1%	△42,765

(債権流動化残高)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2007/8	2008/8	2009/8	2009/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金 Credit card and hire purchase	¥54,347	¥70,652	(※2) ¥51,148	(※4) ¥146,553
一回払い Single-payment credit	54,347	70,652	19,318	113,636
リボ払い Revolving payment credit	—	—	31,830	32,916
営業貸付金 Credit card and other loans	8,300	(※1) 16,434	(※3) 46,489	8,713
リボ払い Revolving payment credit	8,300	16,434	40,575	—
その他融資 Other loans	—	—	5,914	8,713
債権流動化実施額計 Total securitized receivables	62,647	87,087	97,638	155,266

※ 同数値に含まれる信託受益権は、(※1) 15,076百万円、(※2) 12,206百万円、(※3) 11,228百万円、(※4) 12,916百万円であります。

The trust beneficiary rights included in the figure are (※1) 15,076 Million Yen (※2) 12,206 Million Yen (※3) 11,228 Million Yen (※4) 12,916 Million Yen

(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)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥270,408 18.6%	42,327	¥327,699 21.2%	57,291	(※2) ¥360,801 10.1%	33,101	(※4) ¥329,144 11.9%	35,086
営業貸付金計 Total Credit card and other loans (前年同期比/YOY)	¥402,050 2.6%	10,287	(※1) ¥392,273 △2.4%	△9,776	(※3) ¥371,623 △5.3%	△20,650	¥384,025 △3.4%	△13,628
営業債権合計 Total finance receivables including securitized receivables (前年同期比/YOY)	672,458 8.5%	52,614	719,973 7.1%	47,515	732,424 1.7%	12,450	713,169 3.1%	21,457

※ 同数値に含まれる信託受益権は、(※1) 15,076百万円、(※2) 12,206百万円、(※3) 11,228百万円、(※4) 12,916百万円であります。

The trust beneficiary rights included in the figure are (※1) 15,076 Million Yen (※2) 12,206 Million Yen (※3) 11,228 Million Yen (※4) 12,916 Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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	¥46,536	100.0%	¥46,522	100.0%	¥50,804	100.0%	¥96,328	100.0%
(前年同期比/YOY)	3.6%		△0.0%		9.2%		0.4%	
広告宣伝費 Advertising and promotion	5,326	11.4%	6,637	14.3%	6,675	13.1%	13,325	13.8%
(前年同期比/YOY)	△11.0%		24.6%		0.6%		6.4%	
貸倒関連費 Bad debt allowance	14,467	31.1%	10,297	22.1%	9,458	18.6%	18,164	18.9%
(前年同期比/YOY)	△6.8%		△28.8%		△8.1%		△32.2%	
人件費 Salaries and fringe benefits	6,316	13.6%	6,649	14.3%	6,751	13.3%	13,209	13.6%
(前年同期比/YOY)	7.4%		5.3%		1.5%		1.5%	
管理費 Administrative expenses	15,709	33.8%	18,616	40.0%	23,553	46.4%	43,028	44.7%
(前年同期比/YOY)	26.8%		18.5%		26.5%		25.2%	
設備費 Equipment expenses	4,005	8.6%	3,546	7.6%	3,832	7.5%	7,084	7.4%
(前年同期比/YOY)	△0.5%		△11.5%		8.1%		△9.9%	
一般費 General expenses	712	1.5%	775	1.7%	533	1.1%	1,517	1.6%
(前年同期比/YOY)	△16.6%		8.8%		△31.2%		9.4%	
金融費用 Financial expenses	2,817	—	3,162	—	3,423	—	6,807	—
(前年同期比/YOY)	33.3%		12.2%		8.2%		15.6%	
支払利息 Interest paid	2,795	—	3,116	—	3,024	—	6,339	—
(前年同期比/YOY)	33.2%		11.5%		△3.0%		8.8%	
その他 Other	22	—	46	—	398	—	467	—
(前年同期比/YOY)	60.1%		102.7%		763.3%		606.7%	
営業費用合計 Total operating expenses	49,354	—	49,684	—	54,227	—	103,135	—
(前年同期比/YOY)	5.0%		0.7%		9.1%		1.3%	
期中平均調達コスト Average funding cost	1.19%	—	1.30%	—	1.44%	—	1.33%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2007/8		2008/8		2009/8		2009/2	
	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)	¥10,509 52.3%	3,609	¥10,850 3.2%	340	¥54,100 398.6%	43,250	¥500 △76.7%	△1,650
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	—	△12,000	—	—	—	—	—	—
社債 Corporate bonds (前年同期比/YOY)	120,000 33.3%	30,000	105,000 △12.5%	△15,000	90,000 △14.3%	△15,000	105,000 △12.5%	△15,000
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比/YOY)	(15,000) 50.0%	(5,000)	(15,000) 0.0%	—	(10,000) △33.3%	(△5,000)	(15,000) 0.0%	(0)
長期借入金 Long-term debt (前年同期比/YOY)	266,200 △5.0%	△14,000	303,800 14.1%	37,600	281,700 △7.3%	△22,100	288,900 △1.4%	4,100
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(45,400) △7.2%	(△3,500)	(58,000) 27.8%	(12,600)	(53,800) △7.2%	(△4,200)	(47,600) △10.5%	(△5,600)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	396,709 △13.6%	△7,609	419,650 5.8%	22,940	425,800 1.5%	6,150	394,400 △3.1%	△12,550

債権流動化 ABS & ABCP (前年同期比/YOY)	58,300 △2.9%	△1,700	66,500 14.1%	8,200	72,914 9.6%	6,414	128,713 71.8%	53,813
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1年以上長期借入比率※ Long-term debt/Total borrowings		71.9%		69.1%		73.0%		67.7%
直接調達比率※ Direct financing ratio		39.2%		35.3%		32.7%		44.7%

※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

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

(単位: 百万円/Millions of Yen)

	2007/8	2008/8	2009/8	2009/2
	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)	¥33,564 48.3%	¥42,673 27.1%	¥45,676 7.0%	¥42,673 27.1%
貸倒関連費 Bad debt allowance (前年同期比/YOY)	14,467 △6.8%	10,297 △28.8%	9,458 △8.1%	18,164 △32.2%
貸倒償却総額 Written-off amount (前年同期比/YOY)	8,598 7.8%	10,813 25.8%	11,884 9.9%	21,724 13.6%
期末貸倒引当金 Ending balance (前年同期比/YOY)	39,433 30.7%	(※1) 48,720 23.6%	(※2) 45,303 △7.0%	(※3) 45,676 7.0%

※1,3 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 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額2,052百万円を含んでおります。

"Ending balance" includes 2,052 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	6.47%	7.52%	6.88%	8.00%
流動化債権を含んだ場合 If including ABS & ABCP	5.86%	6.77%	6.18%	6.40%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables	1.41%	1.67%	1.81%	3.80%
流動化債権を含んだ場合 If including ABS & ABCP	1.28%	1.50%	1.62%	3.05%

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)

	2007/8		2008/8		2009/8		2009/2	
	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	1,498	90	1,601	103	1,756	155	1,697	115
稼働会員数 ※2 Active cardholders	875	78	955	80	1,075	120	1,023	91
年間稼働率 ※3 (%) Card-use rate (%)	60.2%	—	61.6%	—	63.2%	—	62.4%	—

※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	30.6%
女性 Female	69.4%

— 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	6.1%	6.9%	5.8%
30—39	20.0%	18.1%	20.8%
40—49	25.9%	24.2%	26.6%
50—59	22.2%	21.3%	22.6%
60 and over	25.8%	29.5%	24.2%
Total	100.0%	100.0%	100.0%

2010年2月期の業績予測**Estimated Results for the Year Ending February 20, 2010**

(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 (前期比/YOY)	¥3,075,000 0.0%	¥2,743,000 0.0%
営業収益合計 Total operating revenues (前期比/YOY)	176,100 0.1%	117,500 0.2%
営業利益 Operating income (前期比/YOY)	22,000 △17.3%	9,600 △31.8%
経常利益 Ordinary income (前期比/YOY)	21,500 △19.8%	11,400 △30.0%
当期純利益 Net income (前期比/YOY)	600 △95.9%	△2,900 —