

# 2011年2月期 第2四半期決算補足資料

## FACT BOOK 2011

For the Year Ended August 20, 2010  
Second Quarter Report



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

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### (注) Remarks:

1: 記載数値は、すべて単位未満切り捨て表示しております。

All fractions of numbers posted are rounded off to the nearest figure.

2: 前期比および前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)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥1,420,918 10.9%	¥1,451,196 2.1%	¥1,574,668 8.5%	¥2,993,335 △2.6%
営業収益 Operating revenues (前年同期比/YOY)	88,586 △2.1%	84,931 △4.1%	82,568 △2.8%	172,430 △2.0%
営業利益 Operating income (前年同期比/YOY)	15,346 △13.7%	8,697 △43.3%	8,509 △2.2%	20,560 △22.7%
経常利益 Ordinary income (前年同期比/YOY)	15,504 △13.3%	8,417 △45.7%	8,580 1.9%	20,424 △23.8%
当期純利益 Net income (前年同期比/YOY)	7,076 △27.8%	△6,172 -	3,846 -	197 △98.7%

なお、業務代行については、前期より電子マネーのアクワイアリング分を除いて算出(自社発行分は従来どおり含めております)しておりますので、アクワイアリング分を含めた数値は、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)	¥1,487,058 11.0%	¥1,658,759 11.5%	¥1,941,706 17.1%	¥3,496,757 13.8%
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### 主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2008/8	2009/8	2010/8	2010/2
自己資本比率(株主資本比率) Equity ratio	18.3%	16.6%	17.2%	18.0%
1株当たり当期純利益 Earnings per share (EPS)	¥45.12	¥△39.36	¥24.52	¥1.26
1株当たり純資産(1株当たり株主資本) Per share (BPS)	¥1,061.19	¥975.41	¥990.18	¥994.42

### 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.	20.0%
MC少額短期保険株式会社 MC S.S. INSURANCE CO., LTD.	※4 95.0%	株式会社デジタルダイレクト Digital Direct Inc.	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%
AEON INSURANCE BROKERS(HK) LIMITED	51.9%		

※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)

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

※4 MC少額短期保険株式会社は、当第2四半期より、連結子会社の範囲に含めております。

MC S.S. INSURANCE 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)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥849,333 4.6%	¥847,351 △0.2%	¥806,005 △4.9%	¥769,527 △3.6%
固定資産 Non-current assets (前年同期比/YOY)	58,880 46.2%	74,843 27.1%	95,623 27.8%	96,718 72.5%
繰延資産 Deferred assets (前年同期比/YOY)	177 △17.9%	138 △21.7%	100 △27.8%	119 △24.4%
資産合計 Total assets (前年同期比/YOY)	908,390 6.5%	922,333 1.5%	901,728 △2.2%	866,364 1.4%
流動負債 Current liabilities (前年同期比/YOY)	267,422 9.0%	304,932 14.0%	314,687 3.2%	272,178 17.9%
固定負債 Long-term liabilities (前年同期比/YOY)	452,642 5.3%	444,329 △1.8%	410,972 △7.5%	417,468 △5.4%
負債合計 Total liabilities (前年同期比/YOY)	720,064 6.6%	749,262 4.1%	725,660 △3.2%	689,647 2.6%
株主資本合計 Total stockholder's equity (前年同期比/YOY)	162,102 5.6%	157,694 △2.7%	161,636 2.5%	161,712 △3.4%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	4,330 △32.7%	△4,697 —	△6,323 —	△5,733 —
新株予約権 Subscription rights to shares (前年同期比/YOY)	25 —	— —	— —	— —
少数株主持分 Minority interests (前年同期比/YOY)	21,867 25.3%	20,073 △8.2%	20,754 3.4%	20,739 7.2%
純資産合計 Total equity (前年同期比/YOY)	188,326 6.1%	173,071 △8.1%	176,068 1.7%	176,717 △2.8%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	908,390 6.5%	922,333 1.5%	901,728 △2.2%	866,364 1.4%

# 連結損益計算書 Consolidated Statements of Income

(単位:百万円/Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥88,586	¥84,931	¥82,568	¥172,430
(前年同期比/YOY)	△2.1%	△4.1%	△2.8%	△2.0%
総合あつせん収益 Credit card purchase contracts	25,964	27,212	30,637	55,966
(前年同期比/YOY)	16.3%	4.8%	12.6%	6.2%
個品あつせん収益 Hire purchase contracts	4,935	3,954	4,194	8,050
(前年同期比/YOY)	0.7%	19.9%	6.1%	△13.5%
融資収益 Loan contracts	50,047	41,425	37,424	80,598
(前年同期比/YOY)	△14.8%	△17.2%	△9.7%	△16.1%
業務代行 Processing service fees	2,460	5,513	3,129	13,012
(前年同期比/YOY)	—	124.0%	△43.2%	111.6%
償却債権回収収益 Income from bad debt recovery	1,362	1,419	1,463	3,273
(前年同期比/YOY)	△6.9%	4.2%	3.1%	38.3%
その他の収益 Other revenues	3,729	5,313	5,682	11,368
(前年同期比/YOY)	71.5%	42.5%	6.9%	23.2%
金融収益 Financial income	86	92	36	160
(前年同期比/YOY)	△47.0%	6.5%	△60.7%	△26.2%
販売費及び一般管理費 Selling, general and administrative expenses	65,949	69,054	66,659	137,370
(前年同期比/YOY)	0.6%	4.7%	△3.5%	2.2%
金融費用 Financial expenses	7,290	7,178	7,399	14,499
(前年同期比/YOY)	2.5%	△1.5%	3.1%	△3.6%
支払利息 Interest paid	7,199	6,713	6,669	13,522
(前年同期比/YOY)	2.8%	△6.7%	△0.7%	△6.3%
その他 Other	91	465	729	976
(前年同期比/YOY)	△17.1%	407.6%	56.7%	62.0%
営業費用 Operating expenses	73,240	76,233	74,058	151,869
(前年同期比/YOY)	0.7%	4.1%	△2.9%	1.7%
営業利益 Operating income	15,346	8,697	8,509	20,560
(前年同期比/YOY)	△13.7%	△43.3%	△2.2%	△22.7%
営業外収益 Non-operating revenues	278	214	201	421
(前年同期比/YOY)	△1.1%	△23.0%	△6.1%	△4.4%
営業外費用 Non-operating expenses	119	493	130	557
(前年同期比/YOY)	△35.0%	311.8%	△73.5%	125.8%
経常利益 Ordinary income	15,504	8,417	8,580	20,424
(前年同期比/YOY)	△13.3%	△45.7%	1.9%	△23.8%
特別利益 Extraordinary income	6,645	—	—	369
(前年同期比/YOY)	458.7%	—	—	△97.0%
特別損失 Extraordinary losses	7,675	16,057	—	16,096
(前年同期比/YOY)	—	109.2%	—	87.0%
税金等調整前当期純利益 Income before income taxes and other	14,475	△7,639	8,580	4,698
(前年同期比/YOY)	△22.9%	—	—	△84.5%
少数株主利益 Minority interest income	2,322	1,813	1,560	3,805
(前年同期比/YOY)	15.6%	△21.9%	△14.0%	△13.3%
当期純利益 Net income	7,076	△6,172	3,846	197
(前年同期比/YOY)	△27.8%	—	—	△98.7%

# 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)

	2008/8	2009/8	2010/8	2010/2
	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)	¥1,811 223.6%	¥1,863 2.9%	¥1,985 6.5%	¥3,951 3.3%
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)	¥1,128 26.7%	¥1,160 2.8%	¥817 △29.5%	¥2,192 △4.1%

## 主な海外連結子会社 Major Overseas Subsidiaries

		2008/8	2009/8	2010/8	2010/2
		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)	627 3.6%	632 0.8%	575 △9.0%	1,244 △0.8%
	百万円 Millions of Yen	¥8,334	¥7,814	¥6,659	¥14,986
	為替レート Avg. exchange rate	1HK\$ = ¥13.54	1HK\$ = ¥12.36	1HK\$ = ¥11.58	1HK\$ = ¥12.04
タイ Thailand	百万タイバーツ Millions of Baht (前年同期比/YOY)	5,034 13.2%	5,108 1.5%	5,274 3.2%	10,323 △2.2%
	百万円 Millions of Yen	¥16,453	¥14,048	¥14,714	¥28,266
	為替レート Avg. exchange rate	1Baht = ¥3.26	1Baht = ¥2.75	1Baht = ¥2.79	1Baht = ¥2.74
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)	106 22.1%	127 19.5%	135 6.1%	259 13.6%
	百万円 Millions of Yen	¥3,485	¥3,401	¥3,734	¥6,930
	為替レート Avg. exchange rate	1RM = ¥32.70	1RM = ¥26.71	1RM = ¥27.64	1RM = ¥26.66

# 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)

	2008/8		2009/8		2010/8		2010/2	
	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
総合あつせん Credit card purchase contracts (前年同期比/YOY)	¥1,030,557 16.5%	72.5%	¥1,084,127 5.2%	74.7%	¥1,234,608 13.9%	78.4%	¥2,261,616 7.2%	75.5%
個品あつせん Hire purchase contracts (前年同期比/YOY)	25,430 △7.0%	1.8%	20,191 △20.6%	1.4%	25,507 26.3%	1.6%	44,119 △10.1%	1.5%
融資計 Total loan contracts (前年同期比/YOY)	336,958 △5.4%	23.7%	300,890 △10.7%	20.7%	243,353 △19.1%	15.5%	586,125 △10.6%	19.6%
カードキャッシング Cash advances (前年同期比/YOY)	275,409 △6.3%	19.4%	254,809 △7.5%	17.6%	199,995 △21.5%	12.7%	496,176 △9.1%	16.6%
その他融資 Other loans (前年同期比/YOY)	61,549 △1.1%	4.3%	46,081 △25.1%	3.2%	43,358 △5.9%	2.8%	89,949 △18.1%	3.0%
業務代行 Processing services (前年同期比/YOY)	12,844 —	0.9%	28,428 121.3%	2.0%	49,028 72.5%	3.1%	66,830 △70.4%	2.2%
その他 Other (前年同期比/YOY)	15,127 △10.9%	1.1%	17,559 16.1%	1.2%	22,170 26.3%	1.4%	34,644 2.9%	1.2%
取扱高合計 Total trading volume (前年同期比/YOY)	1,420,918 10.9%	100.0%	1,451,196 2.1%	100.0%	1,574,668 8.5%	100.0%	2,993,335 △2.6%	100.0%

なお、業務代行については、前期より電子マネーのアクワイアリング分を除いて算出（自社発行分は従来どおり含めております）しておりますので、アクワイアリング分を含めた数値は、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)	¥1,487,058 11.0%	100.0%	¥1,658,759 11.5%	100.0%	¥1,941,706 17.1%	100.0%	¥3,496,757 13.8%	100.0%
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## 営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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
総合あつせん Credit card purchase contracts (前年同期比/YOY)	¥25,964 16.3%	29.3%	¥27,212 4.8%	32.0%	¥30,637 12.6%	37.1%	¥55,966 6.2%	32.5%
個品あつせん Hire purchase contracts (前年同期比/YOY)	4,935 0.7%	5.6%	3,954 △19.9%	4.7%	4,194 6.1%	5.1%	8,050 △13.5%	4.7%
融資計 Total loan contracts	50,047 △14.8%	56.5%	41,425 △17.2%	48.8%	37,424 △9.7%	45.3%	80,598 △16.1%	46.7%
カードキャッシング Cash advances (前年同期比/YOY)	39,849 △17.1%	45.0%	32,665 △18.0%	38.5%	29,782 △8.8%	36.1%	63,441 △16.9%	36.7%
その他融資 Other loans (前年同期比/YOY)	10,197 △4.4%	11.5%	8,759 △14.1%	10.3%	7,642 △12.8%	9.3%	17,157 △12.9%	10.0%
業務代行 Processing service fees (前年同期比/YOY)	2,460 —	2.8%	5,513 124.0%	6.5%	3,129 △43.2%	3.8%	13,012 111.6%	7.5%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	1,362 △6.9%	1.5%	1,419 4.2%	1.7%	1,463 3.1%	1.8%	3,273 38.3%	1.9%
その他の収益 Other revenues (前年同期比/YOY)	3,729 71.5%	4.2%	5,313 42.5%	6.3%	5,682 6.9%	6.9%	11,368 23.2%	6.6%
金融収益 Financial income (前年同期比/YOY)	86 △47.0%	0.1%	92 6.5%	0.1%	36 △60.7%	0.0%	160 △26.2%	0.1%
営業収益合計 Total operating revenues (前年同期比/YOY)	88,586 △2.1%	100.0%	84,931 △4.1%	100.0%	82,568 △2.8%	100.0%	172,430 △2.0%	100.0%

## 営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	¥330,943 19.7%	54,365	¥374,873 13.3%	43,930	¥347,365 △7.3%	△27,508	¥300,782 22.6%	55,404
総合あつせん Credit card purchase contracts (前年同期比/YOY)	288,702 18.3%	44,699	339,039 17.4%	50,337	307,228 △9.4%	△31,811	262,811 24.5%	51,694
個品あつせん Hire purchase contracts (前年同期比/YOY)	42,240 29.7%	9,665	35,834 △15.2%	△6,406	40,137 12.0%	4,302	37,970 10.8%	3,709
営業貸付金計 Total operating loans (前年同期比/YOY)	498,060 △3.4%	△17,282	434,733 △12.7%	△63,326	408,040 △6.1%	△26,693	423,324 △12.5%	△60,203
カードキャッシング Cash advances (前年同期比/YOY)	406,547 △3.4%	△14,422	358,932 △11.7%	△47,614	334,448 △6.8%	△24,484	347,808 △15.8%	△65,407
その他融資 Other loans (前年同期比/YOY)	91,513 △3.0%	△2,859	75,801 △17.2%	△15,711	73,592 △2.9%	△2,208	75,515 7.4%	5,203
営業債権合計 Total finance receivables (前年同期比/YOY)	829,004 4.7%	37,082	809,607 △2.3%	△19,396	755,406 △6.7%	△54,201	724,106 △0.7%	△4,798

## (債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥77,031	¥55,684	¥135,825	¥142,508
総合あつせん Credit card purchase contracts	77,031	(※2) 55,684	(※6) 135,825	(※4) 142,508
個品あつせん Hire purchase contracts	—	—	—	—
営業貸付金計 Total operating loans	31,001	55,761	54,231	53,326
カードキャッシング Cash advances	(※1) 31,001	(※3) 49,847	(※7) 51,711	(※5) 49,421
その他融資 Other loans	—	5,914	2,519	3,905
債権流動化実施額合計 Total securitized receivables	108,033	111,446	190,056	195,834

※ 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)22,029百万円、(※5)13,934百万円、(※6)19,911百万円、(※7)11,008百万円であります。

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) 22,029 Million Yen (※5) 13,934 Million Yen (※6) 19,911 Million Yen (※7) 11,008 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)

	2008/8		2009/8		2010/8		2010/2	
	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
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	¥407,975 18.2%	62,958	(※2) ¥430,558 5.5%	22,583	(※6) ¥483,190 12.2%	52,631	(※4) ¥443,290 12.0%	47,514
営業貸付金計 Total operating loans (前年同期比/YOY)	(※1) 529,062 △1.5%	△8,117	(※3) 490,495 △7.3%	△38,566	(※7) 462,272 △5.8%	△28,223	(※5) 476,651 △5.0%	△24,954
営業債権合計 Total Finance Receivables Including Securitized Receivables (前年同期比/YOY)	937,038 6.2%	54,840	921,054 △1.7%	△15,983	945,462 2.7%	24,408	919,941 2.5%	22,559

※ 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)22,029百万円、(※5)13,934百万円、(※6)19,911百万円、(※7)11,008百万円であります。

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) 22,029 Million Yen (※5) 13,934 Million Yen (※6) 19,911 Million Yen (※7) 11,008 Million Yen.



## 営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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
<b>販売費及び一般管理費</b> Selling, general and administrative expenses	¥65,949	100.0%	¥69,054	100.0%	¥66,659	100.0%	¥137,370	100.0%
(前年同期比/YOY)	0.6%		4.7%		△3.5%		2.2%	
<b>広告宣伝費</b> Advertising and promotion	7,805	11.8%	7,482	10.8%	8,122	12.2%	14,715	10.7%
(前年同期比/YOY)	22.7%		△4.1%		8.6%		△4.5%	
<b>貸倒関連費</b> Bad debt allowance	17,540	26.6%	16,946	24.5%	18,511	27.8%	36,387	26.5%
(前年同期比/YOY)	△22.8%		△3.4%		9.2%		11.1%	
<b>人件費</b> Salaries and fringe benefits	11,367	17.2%	11,215	16.2%	12,230	18.3%	22,516	16.4%
(前年同期比/YOY)	13.8%		△1.3%		9.1%		0.1%	
<b>管理費</b> Administrative expenses	21,120	32.0%	25,235	36.5%	18,910	28.4%	47,297	34.4%
(前年同期比/YOY)	7.5%		19.5%		△25.1%		0.9%	
<b>設備費</b> Equipment expenses	6,566	10.0%	7,029	10.2%	7,767	11.7%	14,404	10.5%
(前年同期比/YOY)	12.3%		7.1%		10.5%		4.4%	
<b>一般費</b> General expenses	1,548	2.4%	1,145	1.7%	1,116	1.7%	2,048	1.5%
(前年同期比/YOY)	51.0%		△26.0%		△2.5%		△32.2%	
<b>金融費用</b> Financial expenses	7,290	—	7,178	—	7,399	—	14,499	—
(前年同期比/YOY)	2.5%		△1.5%		3.1%		△3.6%	
<b>支払利息</b> Interest paid	7,199	—	6,713	—	6,669	—	13,522	—
(前年同期比/YOY)	2.8%		△6.7%		△0.7%		△6.3%	
<b>その他</b> Other	91	—	465	—	729	—	976	—
(前年同期比/YOY)	△17.1%		407.6%		56.7%		62.0%	
<b>営業費用合計</b> Total operating expenses	73,240	—	76,233	—	74,058	—	151,869	—
(前年同期比/YOY)	0.7%		4.1%		△2.9%		1.7%	

## 有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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 borrowings (前年同期比/YOY)	¥43,965 38.2%	12,160	¥68,773 56.4%	24,807	¥7,381 △89.3%	△61,391	¥18,671 △29.8%	△7,909
社債 Corporate bonds (前年同期比/YOY)	113,801 △12.2%	△15,878	106,377 △6.5%	△7,424	96,206 △9.6%	△10,170	105,864 △12.4%	△14,941
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比/YOY)	(15,000) △19.0%	(△3,529)	(14,028) △6.5%	(△971)	(14,081) 0.4%	(53)	(16,811) 3.3%	(538)
長期借入金 Long-term debt (前年同期比/YOY)	422,403 11.1%	42,185	403,640 △4.4%	△18,763	425,684 5.5%	22,044	395,627 0.8%	3,103
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(78,954) 9.5%	(6,824)	(81,979) 3.8%	(3,025)	(123,475) 50.6%	(41,495)	(93,891) 33.1%	(23,348)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	580,170 7.1%	38,467	578,790 0.2%	△1,379	529,272 △8.6%	△49,518	520,164 △3.7%	△19,747

債権流動化 ABS & ABCP (前期比/YOY)	87,446 1.8%	1,518	83,952 △4.0%	△3,494	151,227 74.4%	64,504	151,143 7.3%	10,260
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1年以上長期借入比率※ Long-term debt/Total borrowings		68.5%		71.5%		74.3%		74.3%
直接調達比率※ Direct financing ratio		30.1%		29.1%		40.9%		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)

	2008/8		2009/8		2010/8		2010/2	
	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)	¥47,896 19.2%		¥50,757 6.0%		¥52,613 3.7%		¥50,757 6.0%	
②貸倒関連費 Bad debt allowance (前期比/YOY)	17,540 △22.8%		16,946 △3.4%		18,511 9.2%		36,387 11.1%	
③貸倒償却総額 Written-off amount (前期比/YOY)	18,010 6.0%		19,314 7.2%		19,255 △0.3%		36,584 0.3%	
期末貸倒引当金 Ending balance ①+②-③ (前期比/YOY)	(※1) 53,990 17.6%		(※2) 50,442 △6.6%		51,869 2.8%		(※2) 52,613 3.7%	

※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		6.40%		6.06%		6.87%		7.27%
流動化債権を含んだ場合 If including ABS & ABCP		5.76%		5.46%		5.49%		5.72%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables		2.13%		2.07%		2.55%		5.05%
流動化債権を含んだ場合 If including ABS & ABCP		1.92%		1.87%		2.04%		3.98%

# 単独決算報告 Nonconsolidated Financial Summary

## 単独決算概要 Overview

### 業績ハイライト Nonconsolidated Financial Highlights

(単位: 百万円 / Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥1,246,287 12.7%	¥1,308,841 △0.3%	¥1,412,685 7.9%	¥2,701,603 △1.5%
営業収益 Operating revenues (前年同期比/YOY)	58,465 △4.0%	57,382 △1.9%	55,515 △3.3%	117,354 0.1%
営業利益 Operating income (前年同期比/YOY)	8,780 △23.9%	3,154 △64.1%	3,760 19.2%	9,139 △35.1%
経常利益 Ordinary income (前年同期比/YOY)	10,009 △21.3%	3,938 △60.6%	4,727 20.0%	10,929 △32.9%
当期純利益 Net income (前年同期比/YOY)	5,792 △27.7%	△7,421 —	2,814 —	△2,613 —

なお、業務代行については、前期より電子マネーのアクワイアリング分を除いて算出(自社発行分は従来どおり含めております)しておりますので、アクワイアリング分を含めた数値は、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)	¥1,312,428 12.7%	¥1,516,404 15.5%	¥1,779,723 17.4%	¥3,205,025 16.9%
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## 主要な経営指標 Nonconsolidated Key Indicators

(単位: 円 / Yen)

	2008/8	2009/8	2010/8	2010/2
自己資本比率(株主資本比率) Equity ratio	21.0%	18.7%	19.4%	20.5%
1株当たり当期純利益 Earnings per share (EPS)	¥36.93	¥△47.31	¥17.94	¥△16.66
1株当たり純資産(1株当たり株主資本) Book value per share (BPS)	¥925.26	¥855.63	¥862.01	¥868.14

## 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 Nonconsolidated Balance Sheets

(単位：百万円/Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥635,504 2.7%	¥649,704 2.2%	¥604,074 △7.0%	¥568,549 △6.3%
固定資産 Non-current assets (前年同期比/YOY)	56,067 40.5%	69,634 24.2%	94,193 35.3%	94,286 74.4%
繰延資産 Deferred assets (前年同期比/YOY)	177 △17.9%	138 △21.7%	100 △27.8%	119 △24.4%
資産合計 Total assets (前年同期比/YOY)	691,749 5.0%	719,477 4.0%	698,368 △2.9%	662,955 0.3%
流動負債 Current liabilities (前年同期比/YOY)	201,709 9.8%	249,162 23.5%	263,374 5.7%	207,322 21.5%
固定負債 Long-term liabilities (前年同期比/YOY)	344,900 3.0%	336,105 △2.5%	299,784 △10.8%	319,460 △7.4%
負債合計 Total liabilities (前年同期比/YOY)	546,609 5.4%	585,268 7.1%	563,159 △3.8%	526,783 2.1%
株主資本合計 Total shareholder's equity (前年同期比/YOY)	140,330 4.1%	133,059 △5.2%	134,406 1.0%	135,514 △6.1%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	4,783 △11.9%	1,149 △76.0%	802 △30.2%	657 △4.8%
新株予約権 Subscription rights to shares (前年同期比/YOY)	25 —	— —	— —	— —
純資産合計 Total equity (前年同期比/YOY)	145,139 3.5%	134,209 △7.5%	135,209 0.7%	136,171 △6.1%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	691,749 5.0%	719,477 4.0%	698,368 △2.9%	662,955 0.3%

## 単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥58,465	¥57,382	¥55,515	¥117,354
(前年同期比/YOY)	△4.0%	△1.9%	△3.3%	0.1%
総合あつせん収益 Credit card purchase contract	21,577	23,423	26,170	48,334
(前年同期比/YOY)	19.4%	8.6%	11.7%	9.4%
個品あつせん収益 Hire purchase contracts	5	4	3	8
(前年同期比/YOY)	△17.1%	△15.0%	△12.2%	△15.7%
融資収益 Loan contracts	33,511	26,609	24,394	52,094
(前年同期比/YOY)	△18.6%	△20.6%	△8.3%	△18.4%
業務代行 Processing service fees	2,456	5,509	3,123	13,004
(前年同期比/YOY)	—	124.3%	△43.3%	111.7%
償却債権回収収益 Income from bad debt recover	254	47	75	117
(前年同期比/YOY)	△5.7%	△81.3%	59.1%	△76.5%
その他の収益 Other revenues	637	1,735	1,728	3,705
(前年同期比/YOY)	7.3%	172.4%	△0.4%	48.2%
金融収益 Financial income	22	52	19	89
(前年同期比/YOY)	△34.7%	133.1%	△63.3%	161.0%
販売費及び一般管理費 Selling, general and administrative expenses	46,522	50,804	47,966	101,265
(前年同期比/YOY)	△0.0%	9.2%	△5.6%	5.1%
金融費用 Financial expenses	3,162	3,423	3,788	6,949
(前年同期比/YOY)	12.2%	8.2%	10.7%	2.1%
支払利息 Interest paid	3,116	3,024	3,180	6,144
(前年同期比/YOY)	11.5%	△3.0%	5.2%	△3.1%
その他 Other	46	398	608	804
(前年同期比/YOY)	102.7%	763.3%	52.6%	72.2%
営業費用 Operating expenses	49,684	54,227	51,755	108,214
(前年同期比/YOY)	0.7%	9.1%	△4.6%	4.9%
営業利益 Operating income	8,780	3,154	3,760	9,139
(前年同期比/YOY)	△23.9%	△64.1%	19.2%	△35.1%
営業外収益 Non-operating revenues	1,247	1,120	1,034	2,173
(前年同期比/YOY)	△7.6%	△10.2%	△7.7%	△5.2%
営業外費用 Non-operating expenses	18	336	67	383
(前年同期比/YOY)	△89.0%	1757.6%	△80.0%	360.5%
経常利益 Ordinary income	10,009	3,938	4,727	10,929
(前年同期比/YOY)	△21.3%	△60.6%	20.0%	△32.9%
特別利益 Extraordinary income	6,395	—	—	233
(前年同期比/YOY)	632.0%	—	—	△98.0%
特別損失 Extraordinary losses	7,323	16,057	—	16,066
(前年同期比/YOY)	2373.0%	119.3%	—	95.0%
税引前当期純利益 Income before income taxes and other	9,081	△12,118	4,727	△4,903
(前年同期比/YOY)	△31.7%	—	—	—
当期純利益 Net income	5,792	△7,421	2,814	△2,613
(前年同期比/YOY)	△27.7%	—	—	—

# 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)

	2008/8		2009/8		2010/8		2010/2	
	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
総合あつせん Credit card purchase (前年同期比/YOY)	¥989,915 17.2%	79.4%	¥1,049,147 6.0%	80.2%	¥1,192,774 13.7%	84.4%	¥2,186,723 7.7%	80.9%
個品あつせん Hire purchase contracts (前年同期比/YOY)	65 △0.5%	0.0%	43 △32.9%	0.0%	28 △35.1%	0.0%	80 △31.1%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	243,277 △4.7%	19.5%	229,783 △5.5%	17.6%	164,989 △28.2%	11.7%	445,291 △8.1%	16.5%
カードキャッシング Cash advances (前年同期比/YOY)	240,291 △4.7%	19.3%	226,996 △5.5%	17.3%	163,883 △27.8%	11.6%	440,595 △8.1%	16.3%
その他融資 Other loans (前年同期比/YOY)	2,985 △4.5%	0.2%	2,787 △6.6%	0.2%	1,106 △60.3%	0.1%	4,696 △10.3%	0.2%
業務代行 Processing services (前年同期比/YOY)	12,844 —	1.0%	28,428 121.3%	2.2%	49,028 72.5%	3.5%	66,830 △70.4%	2.5%
その他 Other (前年同期比/YOY)	185 △98.2%	0.0%	1,437 676.8%	0.1%	5,864 307.9%	0.4%	2,677 142.7%	0.1%
取扱高合計 Total trading volume (前年同期比/YOY)	1,246,287 12.7%	100.0%	1,308,841 5.0%	100.0%	1,412,685 7.9%	100.0%	2,701,603 △1.5%	100.0%

なお、業務代行については、前期より電子マネーのアクワイアリング分を除いて算出(自社発行分は従来どおり含めております)しておりますので、アクワイアリング分を含めた数値は、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)	¥1,312,428 12.7%	100.0%	¥1,516,404 15.5%	100.0%	¥1,779,723 17.4%	100.0%	3,205,025 16.9%	100.0%
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## 営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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
総合あつせん Credit card purchase contracts (前年同期比/YOY)	¥21,577 19.4%	36.9%	¥23,423 8.6%	40.8%	¥26,170 11.7%	47.1%	¥48,334 9.4%	41.2%
加盟店収益 Affiliated merchants (前年同期比/YOY)	16,031 14.0%	27.4%	16,810 4.9%	29.3%	18,778 11.7%	33.8%	34,951 6.8%	29.8%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	5,222 40.0%	8.9%	6,263 19.9%	10.9%	7,005 11.8%	12.6%	12,643 17.2%	10.8%
その他 Other (前年同期比/YOY)	323 17.3%	0.6%	349 8.1%	0.6%	385 10.3%	0.7%	739 10.7%	0.6%
個品あつせん Hire purchase contracts (前年同期比/YOY)	5 △17.1%	0.0%	4 △15.0%	0.0%	3 △12.2%	0.0%	8 △15.7%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	33,511 △18.6%	57.3%	26,609 △20.6%	46.4%	24,394 △8.3%	43.9%	52,094 △18.4%	44.3%
カードキャッシング Cash advances (前年同期比/YOY)	32,511 △18.3%	55.6%	25,979 △20.1%	45.3%	23,867 △8.1%	43.0%	50,885 △18.1%	43.4%
その他融資 Other loans (前年同期比/YOY)	1,000 △28.2%	1.7%	630 △37.0%	1.1%	526 △16.4%	0.9%	1,209 △28.6%	1.0%
業務代行 Processing service fees (前年同期比/YOY)	2,456 —	4.2%	5,509 124.3%	9.6%	3,123 △43.3%	5.6%	13,004 111.7%	11.1%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	254 △5.7%	0.5%	47 △81.3%	0.1%	75 59.1%	0.1%	117 △76.5%	0.1%
その他の収益 Other revenues (前年同期比/YOY)	637 7.3%	1.1%	1,735 172.4%	3.0%	1,728 △0.4%	3.1%	3,705 48.2%	3.2%
金融収益 Financial income (前年同期比/YOY)	22 △34.7%	0.0%	52 133.1%	0.1%	19 △63.3%	0.0%	89 161.0%	0.1%
営業収益合計 Total operating revenues (前年同期比/YOY)	58,465 △4.0%	100.0%	57,382 △1.9%	100.0%	55,515 △3.3%	100.0%	117,354 0.1%	100.0%

## 営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment	¥257,047	40,987	¥309,652	52,604	¥276,019	△33,633	¥230,874	48,283
(前年同期比/YOY)	19.0%		20.5%		△10.9%		26.4%	
総合あつせん Credit card purchase Contract	256,950	40,982	309,572	52,622	275,954	△33,618	230,801	48,294
(前年同期比/YOY)	19.0%		20.5%		△10.9%		26.5%	
内リボ・分割払い残高 Revolving payment credit card purchase	91,960	20,449	77,045	△14,915	56,086	△20,958	49,349	△20,190
(前年同期比/YOY)	28.6%		△16.2%		△27.2%		△29.0%	
個品あつせん Hire purchase contracts	97	4	80	△17	64	△15	72	△11
(前年同期比/YOY)	5.4%		△17.8%		△19.0%		△13.6%	
営業貸付金計 Total operating loans	375,838	△17,911	325,133	△50,704	301,084	△24,049	314,102	△61,210
(前年同期比/YOY)	△4.5%		△13.5%		△7.4%		△16.3%	
カードキャッシング Cash advances	360,642	△16,182	318,549	△42,093	293,741	△24,807	306,637	△64,046
(前年同期比/YOY)	△4.3%		△11.7%		△7.8%		△17.3%	
その他融資 Other loans	15,196	△1,729	6,584	△8,611	7,342	758	7,465	2,835
(前年同期比/YOY)	△10.2%		△56.7%		11.5%		61.3%	
営業債権合計 Total finance receivables	632,886	23,075	634,786	1,900	577,103	△57,682	544,976	△12,926
(前年同期比/YOY)	3.8%		0.3%		△9.1%		△2.3%	

## (債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥70,652	(※2) ¥51,148	(※6) ¥130,820	(※4) ¥139,756
一回払い Single-payment credit	70,652	19,318	65,909	72,727
リボ払い Revolving payment credit	—	31,830	64,991	67,029
営業貸付金計 Total operating loans	(※1) 16,434	(※3) 46,489	(※7) 43,527	(※5) 47,839
リボ払い Revolving payment credit	16,434	40,575	41,008	43,934
その他融資 Other loans	—	5,914	2,519	3,905
債権流動化実施額合計 Total securitized receivables	87,087	97,638	174,348	187,596

※ 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) 22,029百万円、(※5) 13,934百万円、(※6) 19,911百万円、(※7) 11,008百万円であります。

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) 22,029 Million Yen (※5) 13,934 Million Yen (※6) 19,911 Million Yen (※7) 11,008 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)

	2008/8		2009/8		2010/8		2010/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment	¥327,699	57,291	(※2) ¥360,801	33,101	(※6) ¥406,839	46,038	(※4) ¥370,630	41,486
(前年同期比/YOY)	21.2%		10.1%		12.8%		12.6%	
営業貸付金計 Total operating loans	(※1) 392,273	△9,776	(※3) 371,623	△20,650	(※7) 344,612	△27,011	(※5) 361,942	△22,083
(前年同期比/YOY)	△2.4%		△5.3%		△7.3%		△5.8%	
営業債権合計 Total finance receivables and liquidation of receivables	719,973	47,515	732,424	12,450	751,452	19,027	732,573	19,403
(前年同期比/YOY)	7.1%		1.7%		2.6%		2.7%	

※ 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) 22,029百万円、(※5) 13,934百万円、(※6) 19,911百万円、(※7) 11,008百万円であります。

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) 22,029 Million Yen (※5) 13,934 Million Yen (※6) 19,911 Million Yen (※7) 11,008 Million Yen.

## 営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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)	¥46,522 △0.0%	100.0%	¥50,804 9.2%	100.0%	¥47,966 △5.6%	100.0%	¥101,265 5.1%	100.0%
広告宣伝費 Advertising and promotion (前年同期比/YOY)	6,637 24.6%	14.3%	6,675 0.6%	13.1%	7,176 7.5%	15.0%	12,948 △2.8%	12.8%
貸倒関連費 Bad debt allowance (前年同期比/YOY)	10,297 △28.8%	22.1%	9,458 △8.1%	18.6%	11,308 19.6%	23.6%	21,962 20.9%	21.7%
人件費 Salaries and fringe benefits (前年同期比/YOY)	6,649 5.3%	14.3%	6,751 1.5%	13.3%	7,674 13.7%	16.0%	13,666 3.5%	13.5%
管理費 Administrative expenses (前年同期比/YOY)	18,616 18.5%	40.0%	23,553 26.5%	46.4%	16,564 △29.7%	34.5%	43,556 1.2%	43.0%
設備費 Equipment expenses (前年同期比/YOY)	3,546 △11.5%	7.6%	3,832 8.1%	7.5%	4,674 22.0%	9.7%	8,123 14.7%	8.0%
一般費 General expenses (前年同期比/YOY)	775 8.8%	1.7%	533 △31.2%	1.1%	567 6.5%	1.2%	1,008 △33.6%	1.0%
金融費用 Financial expenses (前年同期比/YOY)	3,162 12.2%	—	3,423 8.2%	—	3,788 10.7%	—	6,949 2.1%	—
支払利息 Interest paid (前年同期比/YOY)	3,116 11.5%	—	3,024 △3.0%	—	3,180 5.2%	—	6,144 △3.1%	—
その他 Other (前年同期比/YOY)	46 102.7%	—	398 763.3%	—	608 52.6%	—	804 72.2%	—
営業費用合計 Total operating expenses (前年同期比/YOY)	49,684 0.7%	—	54,227 9.1%	—	51,755 △4.6%	—	108,214 4.9%	—
期中平均調達コスト Average funding cost	1.30%	—	1.44%	—	1.60%	—	1.48%	—



## 有利子負債内訳 Interest-Bearing Debt

(単位:百万円/Millions of Yen)

	2008/8		2009/8		2010/8		2010/2	
	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)	¥10,850 3.2%	340	¥54,100 398.6%	43,250	¥2,400 △95.6%	△51,700	¥2,750 450.0%	2,250
社債 Corporate bonds (前年同期比/YOY)	105,000 △12.5%	△15,000	90,000 △14.3%	△15,000	80,000 △11.1%	△10,000	90,000 △14.3%	△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) 0.0%	—	(10,000) △33.3%	(△5,000)	(10,000) 0.0%	—	(10,000) △33.3%	(△5,000)
長期借入金 Long-term debt (前年同期比/YOY)	303,800 14.1%	37,600	281,700 △7.3%	△22,100	295,900 5.0%	14,200	277,100 △4.1%	△11,800
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(58,000) 27.8%	(12,600)	(53,800) △7.2%	(△4,200)	(91,000) 69.1%	(37,200)	(62,000) 30.3%	(14,400)
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	419,650 5.8%	22,940	425,800 1.5%	6,150	378,300 △11.2%	△47,500	369,850 △6.2%	△24,550

債権流動化 ABS & ABCP (前年同期比/YOY)	66,500 14.1%	8,200	72,914 9.6%	6,414	135,519 85.9%	62,605	142,905 11.0%	14,192
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1年以上長期借入比率※ Long-term debt/Total borrowings		69.1%		73.0%		73.9%		78.0%
直接調達比率※ Direct financing ratio		35.3%		32.7%		47.8%		45.4%

※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

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

(単位:百万円/Millions of Yen)

	2008/8	2009/8	2010/8	2010/2
	実績 Results	実績 Results	実績 Results	実績 Results
①期首貸倒引当金 Opening balance (前年同期比/YOY)	¥42,673 27.1%	¥45,676 7.0%	¥47,774 4.6%	¥45,676 7.0%
②貸倒関連費 Bad debt allowance (前年同期比/YOY)	10,297 △28.8%	9,458 △8.1%	11,308 19.6%	21,962 20.9%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	10,813 25.8%	11,884 9.9%	12,193 2.6%	21,917 0.9%
期末貸倒引当金 Ending balance ①+②-③ (前年同期比/YOY)	(※1) 48,720 23.6%	(※2) 45,303 △7.0%	46,890 3.5%	(※2) 47,774 4.6%

※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		7.52%	6.88%	8.13%	8.77%
流動化債権を含んだ場合 If including ABS & ABCP		6.77%	6.18%	6.24%	6.52%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables		1.67%	1.81%	2.11%	4.02%
流動化債権を含んだ場合 If including ABS & ABCP		1.50%	1.62%	1.62%	2.99%

## カード会員の状況 Number of Cardholders

### カード会員数の推移 Number of Cardholders

	2008/8		2009/8		2010/8		2010/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
有効会員数 Number of card holders	2,264	59	2,476	83	2,638	82	2,556	161
連結カード会員数 Number of Credit card holders	1,895	28	2,070	68	2,196	64	2,132	129
国内カード会員数 Domestic	1,601	19	1,756	59	1,857	49	1,808	111
海外カード会員数 Overseas	294	8	314	6	337	14	323	18
ハウスカード会員数 Number of Local card holders	368	30	405	15	442	18	424	33

### 国内カード会員の推移 Number of Domestic Cardholders

(単位: 万人/Ten thousand)

	2008/8		2009/8		2010/8		2010/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
カード会員数 ※1 Total cardholders	1,601	48	1,756	59	1,857	49	1,808	111
稼働会員数 ※2 Active cardholders	955	41	1,075	52	1,162	47	1,115	92
年間稼働率(%) ※3 Card-use rate (%)	61.6%	—	63.2%	—	64.3%	—	63.6%	—

※1 カード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 稼働会員数とはカード会員数の内、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.

※3 年間稼働率=稼働会員数÷期首・期末平均カード会員数×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	31.7%
女性 Female	68.3%

#### — 年齢別構成比 Cardholders by age

	年齢別構成比: 全体 Total Cardholders by age	年齢別構成比: 男性 Male Cardholders by age	年齢別構成比: 女性 Female Cardholders by Age
29 and under	6.0%	7.0%	5.5%
30—39	18.8%	17.3%	19.4%
40—49	25.8%	24.0%	26.7%
50—59	21.9%	21.0%	22.3%
60 and over	27.5%	30.7%	26.1%
Total	100.0%	100.0%	100.0%

## 2011年2月期の業績予測

### Estimated Results for the Year Ending February 20, 2011

(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)	¥3,180,000 0.4%	¥2,900,000 4.0%
営業収益合計 Total operating revenues (前期比/YOY)	173,000 0.3%	117,800 0.4%
営業利益 Operating income (前期比/YOY)	23,000 11.9%	11,500 25.8%
経常利益 Ordinary income (前期比/YOY)	22,500 10.2%	13,500 23.5%
当期純利益 Net income 期首増減	9,500 +9,302	7,500 改善額10,113