

2011年 2月期 第3四半期決算補足資料

FACT BOOK 2011

For the Year Ended February 20, 2011

Third Quarter Report

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カード会員の状況 Number of Cardholders

カード会員数の推移	Number of Cardholders	7
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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をしております。

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

2: 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.



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連結決算報告 Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2009/11		2010/11		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
総合あっせん Credit card purchase contracts (前年同期比/YOY)	¥1,635,541 5.1%	74.7%	¥1,886,264 15.3%	79.7%	¥2,261,616 7.2%	75.5%
個品あっせん Hire purchase contracts (前年同期比/YOY)	32,421 3.1%	1.5%	37,958 17.1%	1.6%	44,119 10.1%	1.5%
融資計 Total loan contracts (前年同期比/YOY)	451,986 12.9%	20.6%	333,102 26.3%	14.1%	586,125 10.6%	19.6%
カードキャッシング Cash advances (前年同期比/YOY)	383,716 8.8%	17.5%	268,184 30.1%	11.3%	496,176 9.1%	16.6%
その他融資 Other loans (前年同期比/YOY)	68,270 30.6%	3.1%	64,918 4.9%	2.7%	89,949 18.1%	3.0%
業務代行 Processing services (前年同期比/YOY)	45,027 66.9%	2.1%	75,213 67.0%	3.2%	66,830 70.4%	2.2%
その他 Other (前年同期比/YOY)	23,118 0.6%	1.1%	33,611 45.4%	1.4%	34,644 2.9%	1.2%
取扱高合計 Total trading volume (前年同期比/YOY)	2,188,095 3.5%	100.0%	2,366,150 8.1%	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)	¥2,524,428 11.4%	100.0%	¥2,927,980 16.0%	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)

	2009/11		2010/11		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
総合あっせん収益 Credit card purchase contracts (前年同期比/YOY)	¥41,154 4.9%	32.3%	¥46,667 13.4%	37.0%	¥55,966 6.2%	32.5%
個品あっせん収益 Hire purchase contracts (前年同期比/YOY)	5,918 18.4%	4.6%	6,520 10.2%	5.2%	8,050 13.5%	4.7%
融資収益計 Total loan contracts (前年同期比/YOY)	61,214 17.0%	48.1%	54,502 11.0%	43.2%	80,598 16.1%	46.7%
カードキャッシング Cash advances (前年同期比/YOY)	48,225 17.5%	37.9%	43,134 10.6%	34.2%	63,441 16.9%	36.7%
その他融資 Other loans (前年同期比/YOY)	12,989 14.8%	10.2%	11,367 12.5%	9.0%	17,157 12.9%	10.0%
業務代行収益 Processing service fees (前年同期比/YOY)	8,832 117.5%	7.0%	4,779 45.9%	3.8%	13,012 111.6%	7.5%
償却債権回収収益 Income from bad debt recovery (前年同期比/YOY)	2,198 7.5%	1.7%	2,198 0.0%	1.7%	3,273 38.3%	1.9%
その他収益 Other revenues (前年同期比/YOY)	7,875 35.0%	6.2%	11,561 46.8%	9.2%	11,368 23.2%	6.6%
金融収益 Financial income (前年同期比/YOY)	124 10.6%	0.1%	42 65.6%	0.0%	160 26.2%	0.1%
営業収益合計 Total operating revenues (前年同期比/YOY)	127,319 3.8%	100.0%	126,273 0.8%	100.0%	172,430 2.0%	100.0%

販売費及び一般管理費 Selling, general and administrative expenses

(単位: 百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/YOY)	¥102,754 4.0%	¥101,305 1.4%	¥137,370 2.2%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2009/11		2010/11		2010/2	
	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 (前年同期比/ YOY)	¥354,014 5.1%	17,026	¥407,738 15.2%	53,723	¥300,782 22.6%	55,404
総合あっせん Credit card purchase contracts (前年同期比/ YOY)	318,051 5.9%	17,617	366,965 15.4%	48,914	262,811 24.5%	51,694
個品あっせん Hire purchase contracts (前年同期比/ YOY)	35,963 1.6%	590	40,772 13.4%	4,809	37,970 10.8%	3,709
営業貸付金計 Total operating loans (前年同期比/ YOY)	429,320 15.6%	79,498	308,997 28.0%	120,323	423,324 12.5%	60,203
カードキャッシング Cash advances (前年同期比/ YOY)	354,522 16.6%	70,676	232,548 34.4%	121,974	347,808 15.8%	65,407
その他融資 Other loans (前年同期比/ YOY)	74,798 10.5%	8,821	76,448 2.2%	1,650	75,515 7.4%	5,203
営業債権合計 Total finance receivables (前年同期比/ YOY)	783,335 7.4%	62,471	716,736 8.5%	66,599	724,106 0.7%	4,798

(債権流動化残高) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥83,818	¥106,497	¥142,508
総合あっせん Credit card purchase contracts	(1) 83,818	(5) 106,497	(3) 142,508
個品あっせん Hire purchase contracts	-	-	-
営業貸付金計 Total operating loans	55,606	147,552	53,326
カードキャッシング Cash advances	(2) 50,769	(6) 145,527	(4) 49,421
その他融資 Other loans	4,837	2,025	3,905
債権流動化残高合計 Total securitized receivables	139,424	254,050	195,834

同数値に含まれる信託受益権は、(1)11,399百万円、(2)13,604百万円、(3)22,029百万円、(4)13,934百万円、

(5)23,659百万円、(6)53,938百万円であります。

The trust beneficiary rights included in the figure are (1)11,399 million yen (2)13,604 million yen (3)22,029 million yen (4)13,934 million yen

(5)23,659 million yen (6)53,938 million yen.

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

(単位: 百万円/Millions of Yen)

	2009/11		2010/11		2010/2	
	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 (前年同期比/ YOY)	(1) ¥437,833 6.2%	25,752	(5) ¥514,236 17.5%	76,402	(3) ¥443,290 12.0%	47,514
営業貸付金計 Total operating loans (前年同期比/ YOY)	(2) 484,927 6.6%	34,424	(6) 456,550 5.9%	28,377	(4) 476,651 5.0%	24,954
営業債権合計 Total finance receivables and including securitized receivables (前年同期比/ YOY)	922,760 0.9%	8,672	970,786 5.2%	48,025	919,941 2.5%	22,559

同数値に含まれる信託受益権は、(1)11,399百万円、(2)13,604百万円、(3)22,029百万円、(4)13,934百万円、

(5)23,659百万円、(6)53,938百万円であります。

The trust beneficiary rights included in the figure are (1)11,399 million yen (2)13,604 million yen (3)22,029 million yen (4)13,934 million yen

(5)23,659 million yen (6)53,938 million yen.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥824,083	¥785,335	¥769,527
(前年同期比/YOY)	5.2%	4.7%	3.6%
内、貸倒引当金 Allowance for doubtful accounts	50,916	53,803	52,613
(前年同期比/YOY)	10.3%	5.7%	3.7%
固定資産 Non-current assets	86,355	144,308	96,718
(前年同期比/YOY)	96.5%	67.1%	72.5%
繰延資産 Deferred assets	128	90	119
(前年同期比/YOY)	23.0%	29.9%	24.4%
資産合計 Total assets	910,568	929,735	866,364
(前年同期比/YOY)	0.3%	2.1%	1.4%
流動負債 Current liabilities	307,979	350,706	272,178
(前年同期比/YOY)	10.3%	13.9%	17.9%
固定負債 Long-term liabilities	432,212	402,134	417,468
(前年同期比/YOY)	4.3%	7.0%	5.4%
内、利息返還損失引当金 Provision for loss on interest repayment	24,269	17,985	22,840
(前年同期比/YOY)	-	25.9%	91.4%
負債合計 Total liabilities	740,192	752,841	689,647
(前年同期比/YOY)	1.3%	1.7%	2.6%
株主資本計 Total stockholders' equity	157,498	161,426	161,712
(前年同期比/YOY)	3.4%	2.5%	3.4%
評価・換算差額等計 Total revaluation reserve	6,375	5,850	5,733
(前年同期比/YOY)	-	8.2%	16.4%
少数株主持分 Minority interests	19,252	21,317	20,739
(前年同期比/YOY)	1.8%	10.7%	7.2%
純資産合計 Total equity	170,376	176,893	176,717
(前年同期比/YOY)	6.5%	3.8%	2.8%
負債純資産合計 Total liabilities and equity	910,568	929,735	866,364
(前年同期比/YOY)	0.3%	2.1%	1.4%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥127,319	¥126,273	¥172,430
(前年同期比/YOY)	3.8%	0.8%	2.0%
販売費及び一般管理費 Selling, general and administrative expenses	102,754	101,305	137,370
(前年同期比/YOY)	4.0%	1.4%	2.2%
金融費用 Financial expenses	10,787	11,459	14,499
(前年同期比/YOY)	2.8%	6.2%	3.6%
営業費用 Operating expenses	113,542	112,765	151,869
(前年同期比/YOY)	3.3%	0.7%	1.7%
営業利益 Operating income	13,777	13,508	20,560
(前年同期比/YOY)	38.6%	1.9%	22.7%
経常利益 Ordinary income	13,637	13,616	20,424
(前年同期比/YOY)	39.7%	0.2%	23.8%
四半期(当期)純利益又は四半期純損失 Net income(loss)	4,015	5,988	197
(前年同期比/YOY)	-	-	98.7%

単独決算報告 Nonconsolidated Financial Summary
取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2009/11		2010/11		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
総合あっせん Credit card purchase contracts (前年同期比/ YOY)	¥1,582,053 5.7%	80.1%	¥1,822,970 15.2%	85.8%	¥2,186,723 7.7%	80.9%
個品あっせん Hire purchase contracts (前年同期比/ YOY)	63 32.8%	0.0%	41 33.4%	0.0%	80 31.1%	0.0%
融資計 Total loan contracts (前年同期比/ YOY)	346,549 7.0%	17.5%	218,035 37.1%	10.3%	445,291 8.1%	16.5%
カードキャッシング Cash advances (前年同期比/ YOY)	342,711 7.0%	17.3%	216,492 36.8%	10.2%	440,595 8.1%	16.3%
その他融資 Other loans (前年同期比/ YOY)	3,837 6.9%	0.2%	1,542 59.8%	0.1%	4,696 10.3%	0.2%
業務代行 Processing service (前年同期比/ YOY)	45,027 66.9%	2.3%	75,213 67.0%	3.5%	66,830 70.4%	2.5%
その他 Other (前年同期比/ YOY)	2,064 274.2%	0.1%	7,791 277.4%	0.4%	2,677 142.7%	0.1%
取扱高合計 Total trading volume (前年同期比/ YOY)	1,975,758 1.5%	100.0%	2,124,053 7.5%	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)	¥2,312,091 15.3%	100.0%	¥2,685,883 16.2%	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)

	2009/11		2010/11		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
総合あっせん収益計 Credit card purchase contracts (前年同期比/ YOY)	¥35,479 8.6%	41.2%	¥39,909 12.5%	46.8%	¥48,334 9.4%	41.2%
加盟店収益 Revenue from Affiliated merchants (前年同期比/ YOY)	25,325 4.8%	29.4%	28,654 13.1%	33.6%	34,951 6.8%	29.8%
リボ・分割払収益 Revenue revolving credit (前年同期比/ YOY)	9,614 19.1%	11.2%	10,658 10.9%	12.5%	12,643 17.2%	10.8%
その他収益 Other Revenue (前年同期比/ YOY)	538 20.7%	0.6%	595 10.5%	0.7%	739 10.7%	0.6%
個品あっせん収益 Hire purchase contracts (前年同期比/ YOY)	6 15.9%	0.0%	5 11.9%	0.0%	8 15.7%	0.0%
融資収益計 Total loan contracts (前年同期比/ YOY)	39,431 19.6%	45.7%	35,121 10.9%	41.2%	52,094 18.4%	44.3%
カードキャッシング Cash advances (前年同期比/ YOY)	38,531 19.0%	44.7%	34,365 10.8%	40.3%	50,885 18.1%	43.4%
その他融資 Other loans (前年同期比/ YOY)	900 37.6%	1.0%	755 16.1%	0.9%	1,209 28.6%	1.0%
業務代行収益 Processing service fees (前年同期比/ YOY)	8,827 117.7%	10.2%	4,769 46.0%	5.6%	13,004 111.7%	11.1%
償却債権回収収益 income from bad debt recovery (前年同期比/ YOY)	81 79.0%	0.1%	115 40.9%	0.1%	117 76.5%	0.1%
その他収益 Other revenues (前年同期比/ YOY)	2,295 123.3%	2.7%	5,292 130.6%	6.2%	3,705 48.2%	3.2%
金融収益 Financial income (前年同期比/ YOY)	70 203.3%	0.1%	23 66.7%	0.0%	89 161.0%	0.1%
営業収益合計 Total operating revenues (前年同期比/ YOY)	86,191 1.2%	100.0%	85,237 1.1%	100.0%	117,354 0.1%	100.0%

販売費及び一般管理費 Selling, general and administrative expenses

(単位: 百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
販売費及び一般管理費 Selling, general and administrative expenses (前年同期比/ YOY)	¥75,872 8.5%	¥73,173 3.6%	¥101,265 5.1%

営業債権内訳 Finance Receivables

(単位: 百万円 / Millions of Yen)

	2009/11		2010/11		2010/2	
	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 (前年同期比/ YOY)	¥289,783 6.3%	17,153	¥334,719 15.5%	44,935	¥230,874 26.4%	48,283
総合あっせん Credit card purchase contracts (前年同期比/ YOY)	289,704 6.3%	17,172	334,653 15.5%	44,949	230,801 26.5%	48,294
内リボ・分割払い残高 Revolving payment credit card purchase (前年同期比/ YOY)	80,546 16.7%	16,094	60,462 24.9%	20,084	49,349 29.0%	20,190
個品あっせん Hire purchase contracts (前年同期比/ YOY)	79 19.7%	19	65 17.8%	14	72 13.6%	11
営業貸付金計 Total operating loans (前年同期比/ YOY)	324,991 18.4%	73,396	199,304 38.7%	125,687	314,102 16.3%	61,210
カードキャッシング Cash advances (前年同期比/ YOY)	317,698 17.2%	66,052	192,092 39.5%	125,605	306,637 17.3%	64,046
その他融資 Other loans (前年同期比/ YOY)	7,293 50.2%	7,343	7,211 1.1%	81	7,465 61.3%	2,835
営業債権合計 Total finance receivables (前年同期比/ YOY)	614,775 8.4%	56,242	534,023 13.1%	80,752	544,976 2.3%	12,926

(債権流動化残高) (Securitized Receivables)

(単位: 百万円 / Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥80,263	¥102,750	¥139,756
一回払い Single-payment credit		34,090	72,727
リボ払い Revolving payment credit	(1) 31,399	(5) 68,659	(3) 67,029
営業貸付金計 Total operating loans	48,441	139,287	47,839
リボ払い Revolving payment credit	(2) 43,604	(6) 137,261	(4) 43,934
その他融資 Other loans	4,837	2,025	3,905
債権流動化残高合計 Total securitized receivables	128,705	242,037	187,596

同数値に含まれる信託受益権は、(1) 11,399百万円、(2) 13,604百万円、(3) 22,029百万円、(4) 13,934百万円、(5) 23,659百万円、(6) 53,938百万円であります。

The trust beneficiary rights included in the figure are (1) 11,399 million yen (2) 13,604 million yen (3) 22,029 million yen (4) 13,934 million yen (5) 23,659 million yen (6) 53,938 million yen.

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

(単位: 百万円 / Millions of Yen)

	2009/11		2010/11		2010/2	
	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 (前年同期比/ YOY)	(1) ¥370,047 7.8%	26,764	(5) ¥437,469 18.2%	67,422	(3) ¥370,630 12.6%	41,486
内リボ・分割払い残高 Revolving payment credit card purchase (前年同期比/ YOY)	111,946 15.8%	15,305	129,121 15.3%	17,175	116,378 13.6%	13,921
営業貸付金計 Total operating loans (前年同期比/ YOY)	(2) 373,433 6.3%	24,954	(6) 338,591 9.3%	34,842	(4) 361,942 5.8%	22,083
営業債権合計 Total finance receivables and including securitized receivables (前年同期比/ YOY)	743,480 0.2%	1,810	776,060 4.4%	32,580	732,573 2.7%	19,403

同数値に含まれる信託受益権は、(1) 11,399百万円、(2) 13,604百万円、(3) 22,029百万円、(4) 13,934百万円、(5) 23,659百万円、(6) 53,938百万円であります。

The trust beneficiary rights included in the figure are (1) 11,399 million yen (2) 13,604 million yen (3) 22,029 million yen (4) 13,934 million yen (5) 23,659 million yen (6) 53,938 million yen.

单独貸借対照表 Nonconsolidated Balance Sheets

(単位:百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥632,493	¥579,075	¥568,549
(前年同期比/YOY)	5.7%	8.4%	6.3%
内、貸倒引当金	46,214	48,342	47,774
Allowance for doubtful accounts (前年同期比/YOY)	11.0%	4.6%	4.6%
固定資産 Non-current assets	81,963	142,401	94,286
(前年同期比/YOY)	97.3%	73.7%	74.4%
繰延資産 Deferred assets	128	90	119
(前年同期比/YOY)	23.0%	29.9%	24.4%
資産合計 Total assets	714,586	721,567	662,955
(前年同期比/YOY)	0.3%	1.0%	0.3%
流動負債 Current liabilities	253,462	293,324	207,322
(前年同期比/YOY)	17.5%	15.7%	21.5%
固定負債 Long-term liabilities	327,991	293,549	319,460
(前年同期比/YOY)	6.7%	10.5%	7.4%
内、利息返還損失引当金	24,269	17,985	22,840
Provision for loss on interest repayment (前年同期比/YOY)	—	25.9%	91.4%
負債合計 Total liabilities	581,453	586,873	526,783
(前年同期比/YOY)	2.5%	0.9%	2.1%
株主資本計 Total shareholder's equity	132,460	133,956	135,514
(前年同期比/YOY)	5.8%	1.1%	6.1%
評価・換算差額等計 Total revaluation reserve	672	737	657
(前年同期比/YOY)	85.5%	9.7%	4.8%
純資産合計 Total equity	133,132	134,693	136,171
(前年同期比/YOY)	8.4%	1.2%	6.1%
負債及び純資産合計 Total liabilities and equity	714,586	721,567	662,955
(前年同期比/YOY)	0.3%	1.0%	0.3%

单独損益計算書 Nonconsolidated Statements of Income

(単位:百万円/Millions of Yen)

	2009/11	2010/11	2010/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥86,191	¥85,237	¥117,354
(前年同期比/YOY)	1.2%	1.1%	0.1%
販売費及び一般管理費	75,872	73,173	101,265
Selling, general and administrative expenses (前年同期比/YOY)	8.5%	3.6%	5.1%
金融費用 Financial expenses	5,119	6,053	6,949
(前年同期比/YOY)	5.6%	18.2%	2.1%
営業費用 Operating expenses	80,991	79,227	108,214
(前年同期比/YOY)	8.3%	2.2%	4.9%
営業利益 Operating income	5,200	6,010	9,139
(前年同期比/YOY)	58.3%	15.6%	35.1%
経常利益 Ordinary income	6,883	7,875	10,929
(前年同期比/YOY)	52.8%	14.4%	32.9%
四半期純利益又は四半期(当期)純損失	5,667	4,717	2,613
Net income(loss) (前年同期比/YOY)	-	-	-

カード会員の状況 Number of Cardholders

カード会員数の推移 Number of Cardholders

(単位:万人/Ten thousand)

	2009/11		2010/11		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
有効会員数 Number of cardholders	2,520	126	2,672	115	2,556	161
連結カード会員数 Number of Credit cardholders	2,104	101	2,221	88	2,132	129
国内カード会員数 Domestic	1,785	88	1,877	69	1,808	111
海外カード会員数 Overseas	319	13	344	20	323	18
ハウスカード会員数 Number of Local cardholders	415	24	450	26	424	33

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

(単位:万人/Ten thousand)

	2009/11		2010/11		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
カード会員数 1 Total cardholders	1,785	88	1,877	69	1,808	111
稼働会員数 2 Active cardholders	1,100	77	1,178	63	1,115	92
年間稼働率(%) 3 Card-use rate (%)	63.6%	-	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÷(2009/11~2010/11)平均カード会員数×100

Card-use rate = Total cardholders/Average total active cardholders at the third quarter (2009/11 and 2010/11) × 100.