

2012年 2月期 第1四半期決算補足資料

FACT BOOK 2012

For the Year Ended February 20, 2012

First Quarter Report

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(注)Remarks:

1: 記載数値は、すべて単位未満切り捨て表示をしております。

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.



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

Tel:03-5281-2027

Fax:03-5281-2468

連結決算報告 Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	¥600,988 13.2%	76.5%	¥649,667 8.1%	84.0%	¥2,587,516 14.4%	81.0%
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	12,683 29.7%	1.6%	6,120 △51.7%	0.8%	48,865 10.8%	1.5%
融資計 Total loan contracts (前年同期比/YOY)	137,403 △11.1%	17.5%	83,397 △39.3%	10.8%	405,923 △30.7%	12.7%
カードキャッシング Cash advances (前年同期比/YOY)	115,520 △12.1%	14.7%	55,440 △52.0%	7.2%	318,616 △35.8%	10.0%
その他融資 Other loans (前年同期比/YOY)	21,882 △5.2%	2.8%	27,957 27.8%	3.6%	87,306 △2.9%	2.7%
業務代行 Processing agency service (前年同期比/YOY)	22,870 78.8%	2.9%	27,884 21.9%	3.6%	105,883 58.4%	3.3%
その他 Other (前年同期比/YOY)	11,380 18.8%	1.5%	6,601 △42.0%	0.8%	46,468 34.1%	1.5%
取扱高合計 Total trading volume (前年同期比/YOY)	785,325 9.4%	100.0%	773,670 △1.5%	100.0%	3,194,657 6.7%	100.0%

※業務代行については、電子マネーのアクワイアリング分を除き(自社発行のカードに係る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.

なお、当期の取扱高合計数値について、業務代行に電子マネーの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)	¥957,621 18.4%	100.0%	¥979,072 2.2%	100.0%	¥3,984,085 13.9%	100.0%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あっせん収益 Credit card purchase contracts (前年同期比/YOY)	¥14,773 10.9%	36.6%	¥16,354 10.7%	41.0%	¥63,838 14.1%	37.7%
個別信用購入あっせん収益 Hire purchase contracts (前年同期比/YOY)	1,879 △9.3%	4.7%	2,064 9.8%	5.2%	8,906 10.6%	5.3%
融資収益計 Total loan contracts (前年同期比/YOY)	18,821 △10.0%	46.6%	16,456 △12.6%	41.2%	71,570 △11.2%	42.3%
カードキャッシング Cash advances (前年同期比/YOY)	15,035 △9.9%	37.2%	12,434 △17.3%	31.1%	56,233 △11.4%	33.2%
その他融資 Other loans (前年同期比/YOY)	3,786 △10.3%	9.4%	4,022 6.2%	10.1%	15,337 △10.6%	9.1%
業務代行収益 Processing service fees (前年同期比/YOY)	1,504 △39.2%	3.7%	1,722 14.5%	4.3%	6,626 △49.1%	3.9%
償却債権回収収益 Income from bad debt recovery (前年同期比/YOY)	725 21.4%	1.8%	658 △9.1%	1.6%	2,957 △9.6%	1.7%
その他収益 Other revenues (前年同期比/YOY)	2,621 15.0%	6.5%	2,671 1.9%	6.7%	15,235 34.0%	9.0%
金融収益 Financial revenue (前年同期比/YOY)	21 △58.5%	0.1%	6 △68.6%	0.0%	57 △64.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	40,347 △3.2%	100.0%	39,936 △1.0%	100.0%	169,191 △1.9%	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)

	2010/5	2011/5	2011/2
	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)	¥32,463 △5.0%	¥31,987 △1.5%	¥133,400 △2.9%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	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)	¥341,295 11.6%	35,394	¥411,620 20.6%	70,324	¥384,261 27.8%	83,479
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	300,839 11.3%	30,623	376,550 25.2%	75,711	344,341 31.0%	81,529
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	40,456 13.4%	4,771	35,069 △13.3%	△5,386	39,920 5.1%	1,949
営業貸付金計 Total operating loans (前年同期比/YOY)	429,674 △11.5%	△55,922	287,887 △33.0%	△141,787	293,427 △30.7%	△129,897
カードキャッシング Cash advances (前年同期比/YOY)	352,825 △14.2%	△58,198	205,597 △41.7%	△147,228	217,186 △37.6%	△130,622
その他融資 Other loans (前年同期比/YOY)	76,849 3.1%	2,276	82,290 7.1%	5,441	76,240 1.0%	725
営業債権合計 Total finance receivables (前年同期比/YOY)	770,970 △2.6%	△20,527	699,507 △9.3%	△71,462	677,689 △6.4%	△46,417

(債権流動化実施額) (Securitized Receivables)

(単位:百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥129,140		¥104,279		¥119,739	
包括信用購入あつせん Credit card purchase contracts	(※3) 129,140		(※5) 104,279		(※1) 119,739	
個別信用購入あつせん Hire purchase contracts	—		—		—	
営業貸付金計 Total operating loans	50,868		139,539		141,308	
カードキャッシング Cash advances	(※4) 47,708		(※6) 138,243		(※2) 139,685	
その他融資 Other loans	3,159		1,295		1,623	
債権流動化残高合計 Total securitized receivables	180,008		243,818		261,048	

※ 同数値に含まれる信託受益権は、(※1)23,682百万円、(※2)56,112百万円、(※3)21,130百万円、(※4)12,014百万円、

(※5)22,088百万円、(※6)60,669百万円であります。

The trust beneficiary rights included in the figure are (※1)23,682 million yen (※2)56,112 million yen (※3)21,130 million yen (※4)12,014 million yen

(※5)22,088million yen (※6)60,669million 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)

	2010/5		2011/5		2011/2	
	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)	(※3) ¥470,435 10.7%	45,328	(※5) ¥515,899 9.7%	45,463	(※1) ¥504,001 13.7%	60,710
営業貸付金計 Total operating loans (前年同期比/YOY)	(※4) 480,543 △4.3%	△21,729	(※6) 427,426 △11.1%	△53,116	(※2) 434,735 △8.8%	△41,915
営業債権合計 Finance receivables including securitized receivables (前年同期比/YOY)	950,979 2.5%	23,599	943,326 △0.8%	△7,652	938,737 2.0%	18,795

※ 同数値に含まれる信託受益権は、(※1)23,682百万円、(※2)56,112百万円、(※3)21,130百万円、(※4)12,014百万円、

(※5)22,088百万円、(※6)60,669百万円であります。

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(※5)22,088million yen (※6)60,669million yen.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2010/5	2011/5	2011/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥820,741	¥759,168	¥750,651
(前年同期比/YOY)	△1.7%	△7.5%	△2.5%
内、貸倒引当金 Allowance for doubtful accounts	△53,198	△55,168	△52,327
(前年同期比/YOY)	△1.7%	3.7%	0.5%
固定資産 Non-current assets	95,237	155,472	150,936
(前年同期比/YOY)	61.0%	63.2%	56.1%
繰延資産 Deferred assets	109	176	80
(前年同期比/YOY)	△26.0%	60.8%	△32.3%
資産合計 Total assets	916,088	914,817	901,578
(前年同期比/YOY)	2.4%	△0.1%	4.1%
流動負債 Current liabilities	306,076	345,854	336,788
(前年同期比/YOY)	12.7%	13.0%	23.7%
固定負債 Long-term liabilities	433,067	392,869	384,590
(前年同期比/YOY)	△2.3%	△9.3%	△7.9%
内、利息返還損失引当金 Provision for loss on interest repayment	21,131	14,284	16,017
(前年同期比/YOY)	72.0%	△32.4%	△29.9%
負債合計 Total liabilities	739,143	738,724	721,378
(前年同期比/YOY)	3.4%	△0.1%	4.6%
株主資本計 Total shareholders' equity	159,750	161,309	164,978
(前年同期比/YOY)	△2.8%	1.0%	2.0%
評価・換算差額等計 Total revaluation reserve	△4,763	△6,474	△5,745
(前年同期比/YOY)	△4.0%	35.9%	0.2%
新株予約権 Subscription rights to shares	—	12	—
(前年同期比/YOY)	—	—	—
少数株主持分 Minority interests	21,957	21,245	20,967
(前年同期比/YOY)	8.9%	△3.2%	1.1%
純資産合計 Total equity	176,944	176,093	180,199
(前年同期比/YOY)	△1.5%	△0.5%	2.0%
負債純資産合計 Total liabilities and equity	916,088	914,817	901,578
(前年同期比/YOY)	2.4%	△0.1%	4.1%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/5	2011/5	2011/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥40,347	¥39,936	¥169,191
(前年同期比/YOY)	△3.2%	△1.0%	△1.9%
販売費及び一般管理費 Selling, general and administrative expenses	32,463	31,987	133,400
(前年同期比/YOY)	△5.0%	△1.5%	△2.9%
金融費用 Financial expenses	3,758	3,454	15,073
(前年同期比/YOY)	9.5%	△8.1%	4.0%
営業費用 Operating expenses	36,222	35,442	148,473
(前年同期比/YOY)	△3.7%	△2.2%	△2.2%
営業利益 Operating income	4,124	4,493	20,717
(前年同期比/YOY)	0.8%	8.9%	0.8%
経常利益 Ordinary income	4,166	4,542	20,823
(前年同期比/YOY)	3.6%	9.0%	2.0%
四半期(当期)純利益 Net income	1,960	252	9,540
(前年同期比/YOY)	247.8%	△87.1%	4721.4%

単独決算報告 Nonconsolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	¥580,316 12.9%	82.5%	¥626,937 8.0%	89.6%	¥2,501,943 14.4%	87.0%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	17 △25.8%	0.0%	6 △61.9%	0.0%	53 △33.5%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	97,367 △18.3%	13.8%	40,403 △58.5%	5.8%	255,173 △42.7%	8.9%
カードキャッシング Cash advances (前年同期比/YOY)	96,764 △17.6%	13.7%	40,105 △58.6%	5.8%	253,276 △42.5%	8.8%
その他融資 Other loans (前年同期比/YOY)	603 △63.8%	0.1%	298 △50.5%	0.0%	1,896 △59.6%	0.1%
業務代行 Processing agency service (前年同期比/YOY)	22,870 78.8%	3.3%	27,884 21.9%	4.0%	105,883 58.4%	3.7%
その他 Other (前年同期比/YOY)	2,848 202.0%	0.4%	4,335 52.2%	0.6%	11,300 332.1%	0.4%
取扱高合計 Total trading volume (前年同期比/YOY)	703,419 8.8%	100.0%	699,567 △0.5%	100.0%	2,874,354 6.4%	100.0%

※業務代行については、電子マネーのアクワイアリング分を除き(自社発行のカードに係る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.

なお、当期の取扱高合計数値について、業務代行に電子マネーの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)	¥875,714 18.7%	100.0%	¥904,969 3.3%	100.0%	¥3,663,783 14.3%	100.0%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total	実績 Results	構成比 % of Total
包括信用購入あつせん計 Credit card purchase contracts (前年同期比/YOY)	¥12,795 11.6%	47.4%	¥13,986 9.3%	51.8%	¥54,679 13.1%	48.1%
加盟店収益 Affiliated merchants (前年同期比/YOY)	9,177 11.0%	34.0%	9,817 7.0%	36.3%	39,255 12.3%	34.5%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	3,431 13.2%	12.7%	3,963 15.5%	14.7%	14,595 15.4%	12.8%
その他収益 Other (前年同期比/YOY)	185 9.2%	0.7%	205 10.4%	0.8%	828 12.1%	0.7%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	2 △8.8%	0.0%	1 △34.0%	0.0%	7 △16.2%	0.0%
融資収益計 Total loan contracts (前年同期比/YOY)	12,119 △10.9%	44.9%	9,774 △19.4%	36.2%	45,262 △13.1%	39.8%
カードキャッシング Cash advances (前年同期比/YOY)	11,862 △10.8%	43.9%	9,611 △19.0%	35.6%	44,337 △12.9%	39.0%
その他融資 Other loans (前年同期比/YOY)	256 △18.0%	1.0%	163 △36.5%	0.6%	924 △23.6%	0.8%
業務代行収益 Processing service fees (前年同期比/YOY)	1,502 △39.3%	5.6%	1,722 14.7%	6.4%	6,611 △49.2%	5.8%
償却債権回収収益 Income from bad debt recovery (前年同期比/YOY)	36 86.0%	0.1%	31 △13.9%	0.1%	149 27.4%	0.1%
その他の収益 Other revenues (前年同期比/YOY)	555 14.8%	2.1%	1,502 170.7%	5.6%	7,001 88.9%	6.2%
金融収益 Financial income (前年同期比/YOY)	10 △63.3%	0.0%	4 △56.9%	0.0%	27 △68.9%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	27,021 △3.8%	100.0%	27,023 0.0%	100.0%	113,739 △3.1%	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)

	2010/5	2011/5	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)	¥23,364 △6.9%	¥23,247 △0.5%	¥95,793 △5.4%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2010/5		2011/5		2011/2	
	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)	¥267,472 11.0%	26,554	¥340,461 27.3%	72,989	¥309,889 34.2%	79,015
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	267,397 11.0%	26,567	340,408 27.3%	73,010	309,831 34.2%	79,029
内リボ・分割払い残高 Revolving payment credit card purchase (前年同期比/YOY)	50,822 △26.1%	△17,921	68,094 34.0%	17,272	64,966 △31.6%	15,617
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	74 △15.3%	△13	53 △28.9%	△21	58 △19.8%	△14
営業貸付金計 Total operating loans (前年同期比/YOY)	315,149 △15.8%	△59,336	171,745 △45.5%	△143,404	184,229 △41.3%	△129,872
カードキャッシング Cash advances (前年同期比/YOY)	307,562 △16.5%	△60,838	164,909 △46.4%	△142,653	177,206 △42.2%	△129,430
その他融資 Other loans (前年同期比/YOY)	7,586 24.7%	1,502	6,835 △9.9%	△750	7,022 △5.9%	△442
営業債権合計 Total finance receivable (前年同期比/YOY)	582,621 △5.3%	△32,782	512,206 △12.1%	△70,414	494,119 △9.3%	△50,857

(債権流動化実施額) (Securitized Receivables)

(単位:百万円/Millions of Yen)

	2010/5	2011/5	2011/2
	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥126,357	¥101,179	¥116,409
一回払い Single-payment credit	60,227	34,090	47,727
リボ払い Revolving payment credit	(※3) 66,130	(※5) 67,088	(※1) 68,682
営業貸付金計 Total operating loans	45,173	133,237	134,370
カードキャッシング Cash advances	(※4) 42,014	(※6) 131,942	(※2) 132,747
その他融資 Other loans	3,159	1,295	1,623
債権流動化実施額合計 Total securitized receivables	171,531	234,416	250,780

※ 同数値に含まれる信託受益権は、(※1)23,682百万円、(※2)56,112百万円、(※3)21,130百万円、(※4)12,014百万円、(※5)22,088百万円、(※6)60,669百万円であります。

The trust beneficiary rights included in the figure are (※1)23,682 million yen (※2)56,112 million yen (※3)21,130 million yen (※4)12,014 million yen (※5)22,088million yen (※6)60,669million 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)

	2010/5		2011/5		2011/2	
	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)	(※3) ¥393,829 10.8%	38,358	(※5) ¥441,640 12.1%	47,810	(※1) ¥426,299 15.0%	55,668
営業貸付金計 Total operating loans (前年同期比/YOY)	(※4) 360,323 △5.6%	△21,383	(※6) 304,982 △15.4%	△55,340	(※2) 318,599 △12.0%	△43,342
営業債権合計 Finance receivables including securitized receivables (前年同期比/YOY)	754,152 2.3%	16,974	746,623 △1.0%	△7,529	744,899 1.7%	12,326

※ 同数値に含まれる信託受益権は、(※1)23,682百万円、(※2)56,112百万円、(※3)21,130百万円、(※4)12,014百万円、(※5)22,088百万円、(※6)60,669百万円であります。

The trust beneficiary rights included in the figure are (※1)23,682 million yen (※2)56,112 million yen (※3)21,130 million yen (※4)12,014 million yen (※5)22,088million yen (※6)60,669million yen.

単独貸借対照表 Nonconsolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2010/5	2011/5	2011/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥609,429	¥551,986	¥548,032
(前年同期比/YOY)	△4.2%	△9.4%	△3.6%
内、貸倒引当金 Allowance for doubtful accounts	△48,341	△49,602	△46,819
(前年同期比/YOY)	△1.2%	2.6%	△2.0%
固定資産 Noncurrent assets	92,600	152,678	148,721
(前年同期比/YOY)	65.2%	64.9%	57.7%
繰延資産 Deferred assets	109	176	80
(前年同期比/YOY)	△26.0%	60.8%	△32.3%
資産合計 Total assets	702,140	704,841	696,834
(前年同期比/YOY)	1.4%	0.4%	5.1%
流動負債 Current liabilities	234,971	288,350	285,101
(前年同期比/YOY)	7.6%	22.7%	37.5%
固定負債 Long-term liabilities	333,645	282,914	273,304
(前年同期比/YOY)	0.2%	△15.2%	△14.4%
内、利息返還損失引当金 Provision for loss on interest repayment	21,131	14,284	16,017
(前年同期比/YOY)	72.0%	△32.4%	△29.9%
負債合計 Total liabilities	568,616	571,264	558,405
(前年同期比/YOY)	3.1%	0.5%	6.0%
株主資本計 Total shareholder's equity	132,683	132,744	137,405
(前年同期比/YOY)	△5.4%	0.0%	1.4%
評価・換算差額等計 Total revaluation reserve	839	820	1,023
(前年同期比/YOY)	16.3%	△2.3%	55.6%
新株予約権 Subscription rights to shares	—	12	—
(前年同期比/YOY)	—	—	—
純資産合計 Total equity	133,523	133,577	138,428
(前年同期比/YOY)	△5.3%	0.0%	1.7%
負債純資産合計 Total liabilities and equity	702,140	704,841	696,834
(前年同期比/YOY)	1.4%	0.4%	5.1%

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2010/5	2011/5	2011/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥27,021	¥27,023	¥113,739
(前年同期比/YOY)	△3.8%	0.0%	△3.1%
販売費及び一般管理費 Selling, general and administrative expenses	23,364	23,247	95,793
(前年同期比/YOY)	△6.9%	△0.5%	△5.4%
金融費用 Financial expenses	1,982	1,741	7,868
(前年同期比/YOY)	24.5%	△12.2%	13.2%
営業費用 Operating expenses	25,346	24,988	103,661
(前年同期比/YOY)	△5.0%	△1.4%	△4.2%
営業利益 Operating income	1,675	2,035	10,078
(前年同期比/YOY)	19.7%	21.5%	10.3%
経常利益 Ordinary income	1,836	2,101	12,769
(前年同期比/YOY)	21.0%	14.4%	16.8%
四半期(当期)純利益又は四半期純損失 Net income(loss)	1,090	△739	8,165
(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)

	2010/5		2011/5		2011/2	
	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	2,696	42	2,843	36	2,807	154
連結カード会員数 Number of Credit cardholders	2,262	33	2,377	27	2,350	120
国内カード会員数 Domestic	1,932	27	2,024	24	2,000	95
海外カード会員数 Overseas	330	6	353	3	349	25
ハウスカード会員数 Number of Local cardholders	433	9	465	8	457	33

※国内カード会員数には家族カード会員数を含んでおります。

The number of Affiliate Card members is included in the number of card members in domestic.

稼働会員数の推移 Number of Active Cardholders

(単位: 万人/Ten thousand)

	2010/5		2011/5		2011/2	
	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※1 Active cardholders	1,135	20	1,209	16	1,193	78
年間稼働率(%) ※2 Card-use rate (%)	63.8%	—	64.4%	—	64.4%	—

※1 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.

※2 年間稼働率=稼働会員数÷(2010/5~2011/5)平均国内カード会員数(家族カード会員除く)×100

Card-use rate = Total cardholders/Average total active cardholders at the third quarter (2010/5 and 2011/5) × 100.

事業別セグメントの状況 Operating Segment Performance

事業別セグメントの内訳 Operating Segment Performance

(単位: 百万円/Millions of Yen)

	営業収益		営業利益	
	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
クレジット Credit	23,514	94.5%	2,975	20.2%
フィービジネス Fee business	3,954	7.6%	△146	—
海外 Overseas	12,761	5.8%	2,468	31.5%
調整額 The amount of adjustment	△293	—	△803	—
合計 Total	39,936	△1.0%	4,493	8.9%

※当第1四半期連結会計期間より「セグメント情報等の開示に関する会計基準」(企業会計基準第17号平成21年3月27日)及び「セグメント情報等の開示に関する会計基準の適用指針」(企業会計基準第20号平成20年3月21日)を適用しております。なお、各セグメントの前年同期比につきましては、前第1四半期連結累計期間の実績を本会計基準及び適用指針の適用後セグメントに組み替えし、参考情報として算定しております。

※Accounting Standard for Disclosures about Segments of an Enterprise and Related Information (Accounting Standards Board of Japan (ASBJ) Statement No.17, March 27, 2009) and “Guidance on Accounting Standard for Disclosures about Segments of an Enterprise and Related Information” (ASBJ Statement No.20 March 21, 2008) are implemented from FY2011 First Quarter. The changes from the previous year are calculated for reference after rearranging the consolidated results of the FY2010 First Quarter with segments adapted to ASBJ Statement No. 17 and No. 20.