

2012年2月期 第2四半期決算補足資料

FACT BOOK 2012

For the Year Ended August 20, 2011
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)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥1,451,196 2.1%	¥1,574,668 8.5%	¥1,623,358 3.1%	¥3,194,657 6.7%
営業収益 Operating revenues (前年同期比/YOY)	84,931 △4.1%	82,568 △2.8%	81,633 △1.1%	169,191 △1.9%
営業利益 Operating income (前年同期比/YOY)	8,697 △43.3%	8,509 △2.2%	10,231 20.2%	20,717 0.8%
経常利益 Ordinary income (前年同期比/YOY)	8,417 △45.7%	8,580 1.9%	10,315 20.2%	20,823 2.0%
当期純利益 Net income (前年同期比/YOY)	△6,172 -	3,846 -	3,047 △20.8%	9,540 4721.4%

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)	¥1,658,759 11.5%	¥1,941,706 17.1%	¥2,055,162 5.8%	¥3,984,085 13.9%
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主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2009/8	2010/8	2011/8	2011/2
自己資本比率(株主資本比率) Equity ratio	16.6%	17.2%	16.8%	17.7%
1株当たり当期純利益 Earnings per share (EPS)	¥△39.36	¥24.52	¥19.43	¥60.83
1株当たり純資産(1株当たり株主資本) Book value per share	¥975.41	¥990.18	¥992.95	¥1,015.17

主な連結対象会社 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
イー・シー・エス債権管理回収株式会社 ACS Credit Management Co., Ltd.	93.3%	ジャスベル株式会社 Jusvel Co., Ltd.	30.6%
イオン少額短期保険株式会社 AEON S.S. INSURANCE CO., LTD.	90.0%	イオンマーケティング株式会社 AEON MARKETING CO.,LTD. 株式会社デジタルダイレクト Digital Direct Inc.	20.0% 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	59.0%	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.	90.9%
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)

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥847,351 △0.2%	¥806,005 △4.9%	¥770,536 △4.4%	¥750,561 △2.5%
固定資産 Non-current assets (前年同期比/YOY)	74,843 27.1%	95,623 27.8%	155,148 62.3%	150,936 56.1%
繰延資産 Deferred assets (前年同期比/YOY)	138 △21.7%	100 △27.8%	160 60.0%	80 △32.3%
資産合計 Total assets (前年同期比/YOY)	922,333 1.5%	901,728 △2.2%	925,845 2.7%	901,578 4.1%
流動負債 Current liabilities (前年同期比/YOY)	304,932 14.0%	314,687 3.2%	366,456 16.5%	336,788 23.7%
固定負債 Long-term liabilities (前年同期比/YOY)	444,329 △1.8%	410,972 △7.5%	383,875 △6.6%	384,590 △7.9%
負債合計 Total liabilities (前年同期比/YOY)	749,262 4.1%	725,660 △3.2%	750,332 3.4%	721,378 4.6%
株主資本合計 Total shareholder's equity (前年同期比/YOY)	157,694 △2.7%	161,636 2.5%	164,104 1.5%	164,978 2.0%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	△4,697 —	△6,323 —	△8,356 —	△5,745 —
新株予約権 Subscription rights to shares (前年同期比/YOY)	— —	— —	12 —	— —
少数株主持分 Minority interests (前年同期比/YOY)	20,073 △8.2%	20,754 3.4%	19,752 △4.8%	20,967 1.1%
純資産合計 Total equity (前年同期比/YOY)	173,071 △8.1%	176,068 1.7%	175,513 △0.3%	180,199 2.0%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	922,333 1.5%	901,728 △2.2%	925,845 2.7%	901,578 4.1%

連結損益計算書 Consolidated Statements of Income

(単位:百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥84,931	¥82,568	¥81,633	¥169,191
(前年同期比/YOY)	△4.1%	△2.8%	△1.1%	△1.9%
包括信用購入あっせん Credit card purchase contracts	27,212	30,637	33,994	63,838
(前年同期比/YOY)	4.8%	12.6%	11.0%	14.1%
個品信用購入あっせん収益 Hire purchase contracts	3,954	4,194	3,938	8,906
(前年同期比/YOY)	19.9%	6.1%	△6.1%	10.6%
融資収益 Loan contracts	41,425	37,424	33,057	71,570
(前年同期比/YOY)	△17.2%	△9.7%	△11.7%	△11.2%
業務代行収益 Processing service fees	5,513	3,129	3,575	6,626
(前年同期比/YOY)	124.0%	△43.2%	14.2%	△49.1%
償却債権回収収益 Income from bad debt recovery	1,419	1,463	1,404	2,957
(前年同期比/YOY)	4.2%	3.1%	△4.0%	△9.6%
その他収益 Other revenues	5,313	5,682	5,642	15,235
(前年同期比/YOY)	42.5%	6.9%	△0.7%	34.0%
金融収益 Financial revenue	92	36	20	57
(前年同期比/YOY)	6.5%	△60.7%	△43.9%	△64.4%
販売費及び一般管理費 Selling, general and administrative expenses	69,054	66,659	64,487	133,400
(前年同期比/YOY)	4.7%	△3.5%	△3.3%	△2.9%
金融費用 Financial expenses	7,178	7,399	6,914	15,073
(前年同期比/YOY)	△1.5%	3.1%	△6.6%	4.0%
支払利息 Interest paid	6,713	6,669	6,404	13,275
(前年同期比/YOY)	△6.7%	△0.7%	△4.0%	△1.8%
その他 Other	465	729	510	1,798
(前年同期比/YOY)	407.6%	56.7%	△30.1%	84.1%
営業費用 Operating expenses	76,233	74,058	71,402	148,473
(前年同期比/YOY)	4.1%	△2.9%	△3.6%	△2.2%
営業利益 Operating income	8,697	8,509	10,231	20,717
(前年同期比/YOY)	△43.3%	△2.2%	20.2%	0.8%
営業外収益 Nonoperating revenues	214	201	181	369
(前年同期比/YOY)	△23.0%	△6.1%	△9.9%	△12.5%
営業外費用 Nonoperating expenses	493	130	97	263
(前年同期比/YOY)	311.8%	△73.5%	△25.4%	△52.7%
経常利益 Ordinary income	8,417	8,580	10,315	20,823
(前年同期比/YOY)	△45.7%	1.9%	20.2%	2.0%
特別利益 Extraordinary income	—	—	—	4,732
(前年同期比/YOY)	—	—	—	1180.6%
特別損失 Extraordinary losses	16,057	—	3,354	4,620
(前年同期比/YOY)	109.2%	—	—	△71.3%
税金等調整前当期純利益又は税引前当期純損失 Income before income taxes and other	△7,639	8,580	6,960	20,935
(前年同期比/YOY)	—	—	△18.9%	345.6%
少数株主利益 Minority interest income	1,813	1,560	1,692	3,699
(前年同期比/YOY)	△21.9%	△14.0%	8.5%	△2.8%
当期純利益 Net income	△6,172	3,846	3,047	9,540
(前年同期比/YOY)	—	—	△20.8%	4721.4%

主な海外子会社の営業収益 Operating Revenues of Major Overseas Subsidiaries

主な海外連結子会社 Major Overseas Subsidiaries

		2009/8	2010/8	2011/8	2011/2
		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)	632 0.8%	575 △9.0%	579 0.8%	1,162 △6.6%
	為替レート Avg. exchange rate	1HK\$ = ¥12.36	1HK\$ = ¥11.58	1HK\$ = ¥10.38	1HK\$ = ¥11.19
タイ Thailand	百万タイバーツ Millions of Baht (前年同期比/YOY)	5,108 1.5%	5,274 3.2%	5,571 5.6%	11,047 7.0%
	為替レート Avg. exchange rate	1Baht = ¥2.75	1Baht = ¥2.79	1Baht = ¥2.67	1Baht = ¥2.77
マレーシア Malaysia	百万マレーシアリンギット Millions of RM (前年同期比/YOY)	127 19.5%	135 6.1%	172 27.6%	286 10.3%
	為替レート Avg. exchange rate	1RM = ¥26.71	1RM = ¥27.64	1RM = ¥26.76	1RM = ¥27.31

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)

	2009/8		2010/8		2011/8		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	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)	¥1,084,127 5.2%	74.7%	¥1,234,608 13.9%	78.4%	¥1,372,655 11.2%	84.6%	¥2,587,516 14.4%	81.0%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	20,191 △20.6%	1.4%	25,507 26.3%	1.6%	13,237 △48.1%	0.8%	48,865 10.8%	1.5%
融資計 Total loan contracts (前年同期比/YOY)	300,890 △10.7%	20.7%	243,353 △19.1%	15.5%	164,509 △32.4%	10.1%	405,923 △30.7%	12.7%
カードキャッシング Cash advances (前年同期比/YOY)	254,809 △7.5%	17.6%	199,995 △21.5%	12.7%	108,687 △45.7%	6.7%	318,616 △35.8%	10.0%
その他融資 Other loans (前年同期比/YOY)	46,081 △25.1%	3.2%	43,358 △5.9%	2.8%	55,822 28.7%	3.4%	87,306 △2.9%	2.7%
業務代行 Processing services (前年同期比/YOY)	28,428 121.3%	2.0%	49,028 72.5%	3.1%	58,868 20.1%	3.6%	105,883 58.4%	3.3%
その他 Other (前年同期比/YOY)	17,559 16.1%	1.2%	22,170 26.3%	1.4%	14,087 △36.5%	0.9%	46,468 34.1%	1.5%
取扱高合計 Total trading volume (前年同期比/YOY)	1,451,196 2.1%	100.0%	1,574,668 8.5%	100.0%	1,623,358 3.1%	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)	¥1,658,759 11.5%	100.0%	¥1,941,706 17.1%	100.0%	¥2,055,162 5.8%	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)

	2009/8		2010/8		2011/8		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	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)	¥27,212 4.8%	32.0%	¥30,637 12.6%	37.1%	¥33,994 11.0%	41.7%	¥63,838 14.1%	37.7%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	3,954 △19.9%	4.7%	4,194 6.1%	5.1%	3,938 △6.1%	4.8%	8,906 10.6%	5.3%
融資収益計 Total loan contracts	41,425 △17.2%	48.8%	37,424 △9.7%	45.3%	33,057 △11.7%	40.5%	71,570 △11.2%	42.3%
カードキャッシング Cash advances (前年同期比/YOY)	32,665 △18.0%	38.5%	29,782 △8.8%	36.1%	24,887 △16.4%	30.5%	56,233 △11.4%	33.2%
その他融資 Other loans (前年同期比/YOY)	8,759 △14.1%	10.3%	7,642 △12.8%	9.3%	8,169 6.9%	10.0%	15,337 △10.6%	9.1%
業務代行収益 Processing service fees (前年同期比/YOY)	5,513 124.0%	6.5%	3,129 △43.2%	3.8%	3,575 14.2%	4.4%	6,626 △49.1%	3.9%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	1,419 4.2%	1.7%	1,463 3.1%	1.8%	1,404 △4.0%	1.7%	2,957 △9.6%	1.7%
その他収益 Other revenues (前年同期比/YOY)	5,313 42.5%	6.3%	5,682 6.9%	6.9%	5,642 △0.7%	6.9%	15,235 34.0%	9.0%
金融収益 Financial income (前年同期比/YOY)	92 6.5%	0.1%	36 △60.7%	0.0%	20 △43.9%	0.0%	57 △64.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	84,931 △4.1%	100.0%	82,568 △2.8%	100.0%	81,633 △1.1%	100.0%	169,191 △1.9%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2009/8		2010/8		2011/8		2011/2	
	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)	¥374,873 13.3%	43,930	¥347,365 △7.3%	△27,508	¥416,434 19.9%	69,069	¥384,261 27.8%	83,479
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	339,039 17.4%	50,337	307,228 △9.4%	△31,811	384,362 25.1%	77,134	344,341 31.0%	81,529
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	35,834 △15.2%	△6,406	40,137 12.0%	4,302	32,072 △20.1%	△8,064	39,920 5.1%	1,949
営業貸付金計 Total operating loans (前年同期比/YOY)	434,733 △12.7%	△63,326	408,040 △6.1%	△26,693	276,239 △32.3%	△131,801	293,427 △30.7%	△129,897
カードキャッシング Cash advances (前年同期比/YOY)	358,932 △11.7%	△47,614	334,448 △6.8%	△24,484	192,408 △42.5%	△142,039	217,186 △37.6%	△130,622
その他融資 Other loans (前年同期比/YOY)	75,801 △17.2%	△15,711	73,592 △2.9%	△2,208	83,830 13.9%	10,237	76,240 1.0%	725
営業債権合計 Total finance receivables (前年同期比/YOY)	809,607 △2.3%	△19,396	755,406 △6.7%	△54,201	692,674 △8.3%	△62,732	677,689 △6.4%	△46,417

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥55,684	¥135,825	¥120,777	¥119,739
包括信用購入あっせん Credit card purchase contracts	(※1) 55,684	(※3) 135,825	(※7) 120,777	(※5) 119,739
個別信用購入あっせん Hire purchase contracts	—	—	—	—
営業貸付金計 Total operating loans	55,761	54,231	134,525	141,308
カードキャッシング Cash advances	(※2) 49,847	(※4) 51,711	(※8) 133,499	(※6) 139,685
その他融資 Other loans	5,914	2,519	1,025	1,623
債権流動化実施額合計 Total securitized receivables	111,446	190,056	255,302	261,048

※ 同数値に含まれる信託受益権は、(※1)12,206百万円、(※2)11,228百万円、(※3)19,911百万円、(※4)11,008百万円、(※5)23,682百万円、(※6)56,112百万円、(※7)21,653百万円、(※8)61,619百万円であります。

The trust beneficiary rights included in the figure are (※1) 12,206 Million Yen (※2) 11,228 Million Yen (※3) 19,911 Million Yen (※4) 11,008 Million Yen (※5) 23,682 Million Yen (※6) 56,112 Million Yen (※7) 21,653 Million Yen (※8) 61,619 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)

	2009/8		2010/8		2011/8		2011/2	
	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)	(※1) ¥430,558 5.5%	22,583	(※3) ¥483,190 12.2%	52,631	(※7) ¥537,212 11.2%	54,022	(※5) ¥504,001 13.7%	60,710
営業貸付金計 Total operating loans (前年同期比/YOY)	(※2) 490,495 △7.3%	△38,566	(※4) 462,272 △5.8%	△28,223	(※8) 410,764 △11.1%	△51,507	(※6) 434,735 △8.8%	△41,915
営業債権合計 Total Finance Receivables Including Securitized Receivables (前年同期比/YOY)	921,054 △1.7%	△15,983	945,462 2.7%	24,408	947,976 0.3%	2,514	938,737 2.0%	18,795

※ 同数値に含まれる信託受益権は、(※1)12,206百万円、(※2)11,228百万円、(※3)19,911百万円、(※4)11,008百万円、(※5)23,682百万円、(※6)56,112百万円、(※7)21,653百万円、(※8)61,619百万円であります。

The trust beneficiary rights included in the figure are (※1) 12,206 Million Yen (※2) 11,228 Million Yen (※3) 19,911 Million Yen (※4) 11,008 Million Yen (※5) 23,682 Million Yen (※6) 56,112 Million Yen (※7) 21,653 Million Yen (※8) 61,619 Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2009/8		2010/8		2011/8		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	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)	¥69,054 4.7%	100.0%	¥66,659 △3.5%	100.0%	¥64,487 △3.3%	100.0%	¥133,400 △2.9%	100.0%
広告宣伝費 Advertising and promotion (前年同期比/YOY)	7,482 △4.1%	10.8%	8,122 8.6%	12.2%	9,063 11.6%	14.1%	17,228 17.1%	12.9%
貸倒関連費 Bad debt allowance (前年同期比/YOY)	16,946 △3.4%	24.5%	18,511 9.2%	27.8%	13,653 △26.2%	21.2%	35,306 △3.0%	26.5%
人件費 Salaries and fringe benefits (前年同期比/YOY)	11,215 △1.3%	16.2%	12,230 9.1%	18.3%	12,046 △1.5%	18.7%	24,556 9.1%	18.4%
管理費 Administrative expenses (前年同期比/YOY)	25,235 19.5%	36.5%	18,910 △25.1%	28.4%	20,263 7.2%	31.4%	38,049 △19.6%	28.5%
設備費 Equipment expenses (前年同期比/YOY)	7,029 7.1%	10.2%	7,767 10.5%	11.7%	8,218 5.8%	12.7%	16,182 12.3%	12.1%
一般費 General expenses (前年同期比/YOY)	1,145 △26.0%	1.7%	1,116 △2.5%	1.7%	1,243 11.3%	1.9%	2,077 1.4%	1.6%
金融費用 Financial expenses (前年同期比/YOY)	7,178 △1.5%	—	7,399 3.1%	—	6,914 △6.6%	—	15,073 4.0%	—
支払利息 Interest paid (前年同期比/YOY)	6,713 △6.7%	—	6,669 △0.7%	—	6,404 △4.0%	—	13,275 △1.8%	—
その他 Other (前年同期比/YOY)	465 407.6%	—	729 56.7%	—	510 △30.1%	—	1,798 84.1%	—
営業費用合計 Total operating expenses (前年同期比/YOY)	76,233 4.1%	—	74,058 △2.9%	—	71,402 △3.6%	—	148,473 △2.2%	—

有利子負債内訳 Interest-Bearing Debt

(単位:百万円/Millions of Yen)

	2009/8		2010/8		2011/8		2011/2	
	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)	¥68,773 56.4%	24,807	¥7,381 △89.3%	△61,391	¥5,366 △27.3%	△2,014	¥5,586 △70.1%	△13,084
コマーシャル・ペーパー Commercial paper (前年同期比/YOY)	—	—	—	—	—	—	410	410
社債 Corporate bonds (前年同期比/YOY)	106,377 △6.5%	△7,424	96,206 △9.6%	△10,170	107,023 11.2%	10,817	96,392 △8.9%	△9,471
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比/YOY)	(14,028) △6.5%	(△971)	(14,081) 0.4%	(53)	(45,374) 222.2%	(31,293)	(14,507) △13.7%	(△2,304)
長期借入金 Long-term debt (前年同期比/YOY)	403,640 △4.4%	△18,763	395,684 △2.0%	△7,955	385,775 △2.5%	△9,909	380,286 △3.9%	△15,341
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(81,979) 3.8%	(3,025)	(123,475) 50.6%	(41,495)	(102,781) △16.8%	(△20,694)	(129,712) 38.2%	(35,821)
債権流動化借入金 Securitization borrowings (前年同期比/YOY)	—	—	30,000	30,000	30,000 0.0%	—	30,000	30,000
(内1年以内返済予定) (Current portion of Securitization borrowings)	—	—	—	—	(10,029)	—	—	—
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	578,790 0.2%	△1,379	529,272 △8.6%	△49,518	528,165 △0.2%	△1,107	512,676 △1.4%	△7,487

債権流動化 ABS & ABCP & ABL (前年同期比/YOY)	83,952 △4.0%	△3,494	151,227 74.4%	64,504	165,894 9.7%	14,666	176,029 16.5%	24,885
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1年以上長期借入比率 (※) Long-term debt/Total borrowings		71.5%		74.3%		71.6%		73.6%
直接調達比率 Direct financing ratio (※)		29.1%		40.9%		44.2%		44.6%

※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 & ABL.

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

(単位:百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	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)	¥50,757 6.0%	¥52,613 3.7%	¥52,327 △0.5%	¥52,613 3.7%
②貸倒関連費 Bad debt allowance (前年同期比/YOY)	16,946 △3.4%	18,511 9.2%	13,653 △26.2%	35,306 △3.0%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	19,314 7.2%	19,255 △0.3%	16,669 △13.4%	35,593 △2.7%
期末貸倒引当金 Ending balance ①+②-③ (前年同期比/YOY)	(※1) 50,442 △6.6%	51,869 2.8%	(※2) 52,264 0.8%	52,327 0.5%

※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2,953百万円を含んでおります。

"Ending balance" includes 2,953 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		6.06%		6.87%		7.55%		7.72%
流動化債権を含んだ場合 If including ABS & ABCP & ABL		5.46%		5.49%		5.51%		5.57%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables		2.07%		2.55%		2.41%		5.25%
流動化債権を含んだ場合 If including ABS & ABCP & ABL		1.87%		2.04%		1.76%		3.79%

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)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前年同期比/YOY)	¥1,308,841 △0.3%	¥1,412,685 7.9%	¥1,474,271 4.4%	¥2,874,354 6.4%
営業収益 Operating revenues (前年同期比/YOY)	57,382 △1.9%	55,515 △3.3%	55,598 0.1%	113,739 △3.1%
営業利益 Operating income (前年同期比/YOY)	3,154 △64.1%	3,760 19.2%	5,052 34.4%	10,078 10.3%
経常利益 Ordinary income (前年同期比/YOY)	3,938 △60.6%	4,727 20.0%	5,916 25.2%	12,769 16.8%
当期純利益又は当期順損失 Net income (前年同期比/YOY)	△7,421 —	2,814 —	1,689 △40.0%	8,165 —

なお、当期の取扱高合計数値に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)	¥1,516,404 15.5%	¥1,779,723 17.4%	¥1,906,076 7.1%	¥3,663,783 14.3%
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主要な経営指標 Nonconsolidated Key Indicators

(単位: 円/Yen)

	2009/8	2010/8	2011/8	2011/2
自己資本比率(株主資本比率) Equity ratio	18.7%	19.4%	18.9%	19.9%
1株当たり当期純利益 Earnings per share (EPS)	¥△47.31	¥17.94	¥10.77	¥52.06
1株当たり純資産(1株当たり株主資本) Book value per share (BPS)	¥855.63	¥862.01	¥867.15	¥882.53

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)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前年同期比/YOY)	¥649,704 2.2%	¥604,074 △7.0%	¥566,511 △6.2%	¥548,032 △3.6%
固定資産 Non-current assets (前年同期比/YOY)	69,634 24.2%	94,193 35.3%	152,247 61.6%	148,721 57.7%
繰延資産 Deferred assets (前年同期比/YOY)	138 △21.7%	100 △27.8%	160 60.1%	80 △32.3%
資産合計 Total assets (前年同期比/YOY)	719,477 4.0%	698,368 △2.9%	718,959 2.9%	696,834 5.1%
流動負債 Current liabilities (前年同期比/YOY)	249,162 23.5%	263,374 5.7%	302,924 15.0%	285,101 37.5%
固定負債 Long-term liabilities (前年同期比/YOY)	336,105 △2.5%	299,784 △10.8%	280,007 △6.6%	273,304 △14.4%
負債合計 Total liabilities (前年同期比/YOY)	585,268 7.1%	563,159 △3.8%	582,931 3.5%	558,405 6.0%
株主資本合計 Total shareholder's equity (前年同期比/YOY)	133,059 △5.2%	134,406 1.0%	135,173 0.6%	137,405 1.4%
評価・換算差額等合計 Total revaluation reserve (前年同期比/YOY)	1,149 △76.0%	802 △30.2%	841 4.9%	1,023 55.6%
新株予約権 Subscription rights to shares (前年同期比/YOY)	— —	— —	12 —	— —
純資産合計 Total equity (前年同期比/YOY)	134,209 △7.5%	135,209 0.7%	136,027 0.6%	138,428 1.7%
負債純資産合計 Total liabilities and equity (前年同期比/YOY)	719,477 4.0%	698,368 △2.9%	718,959 2.9%	696,834 5.1%

単独損益計算書 Nonconsolidated Statements of Income

(単位:百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥57,382	¥55,515	¥55,598	¥113,739
(前年同期比/YOY)	△1.9%	△3.3%	0.1%	△3.1%
包括信用購入あつせん Credit card purchase contracts	23,423	26,170	29,248	54,679
(前年同期比/YOY)	8.6%	11.7%	11.8%	13.1%
個品信用購入あつせん収益 Hire purchase contracts	4	3	2	7
(前年同期比/YOY)	△15.0%	△12.2%	△35.0%	△16.2%
融資収益 Loan contracts	26,609	24,394	19,509	45,262
(前年同期比/YOY)	△20.6%	△8.3%	△20.0%	△13.1%
業務代行収益 Processing service fees	5,509	3,123	3,575	6,611
(前年同期比/YOY)	124.3%	△43.3%	14.5%	△49.2%
償却債権回収益 Income from bad debt recovery	47	75	58	149
(前年同期比/YOY)	△81.3%	59.1%	△23.1%	27.4%
その他収益 Other revenues	1,735	1,728	3,195	7,001
(前年同期比/YOY)	172.4%	△0.4%	84.8%	88.9%
金融収益 Financial revenue	52	19	9	27
(前年同期比/YOY)	133.1%	△63.3%	△51.8%	△68.9%
販売費及び一般管理費 Selling, general and administrative expenses	50,804	47,966	47,093	95,793
(前年同期比/YOY)	9.2%	△5.6%	△1.8%	△5.4%
金融費用 Financial expenses	3,423	3,788	3,452	7,868
(前年同期比/YOY)	8.2%	10.7%	△8.9%	13.2%
支払利息 Interest paid	3,024	3,180	3,049	6,351
(前年同期比/YOY)	△3.0%	5.2%	△4.1%	3.4%
その他 Other	398	608	403	1,516
(前年同期比/YOY)	763.3%	52.6%	△33.6%	88.4%
営業費用 Operating expenses	54,227	51,755	50,546	103,661
(前年同期比/YOY)	9.1%	△4.6%	△2.3%	△4.2%
営業利益 Operating income	3,154	3,760	5,052	10,078
(前年同期比/YOY)	△64.1%	19.2%	34.4%	10.3%
営業外収益 Nonoperating revenues	1,120	1,034	906	2,809
(前年同期比/YOY)	△10.2%	△7.7%	△12.4%	29.3%
営業外費用 Nonoperating expenses	336	67	41	117
(前年同期比/YOY)	1757.6%	△80.0%	△38.2%	△69.2%
経常利益 Ordinary income	3,938	4,727	5,916	12,769
(前年同期比/YOY)	△60.6%	20.0%	25.2%	16.8%
特別利益 Extraordinary income	—	—	—	5,280
(前年同期比/YOY)	—	—	—	2164.1%
特別損失 Extraordinary losses	16,057	—	3,339	4,995
(前年同期比/YOY)	119.3%	—	—	△68.9%
税金等調整前当期純利益又は税引前当期純損失 Income before income taxes and other	△12,118	4,727	2,577	13,055
(前年同期比/YOY)	—	—	△45.5%	—
当期純利益又は当期順損失 Net income	△7,421	2,814	1,689	8,165
(前年同期比/YOY)	—	—	△40.0%	—

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)

	2009/8		2010/8		2011/8		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	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)	¥1,049,147 6.0%	80.2%	¥1,192,774 13.7%	84.4%	¥1,326,647 11.2%	90.0%	¥2,501,943 14.4%	87.0%
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	43 △32.9%	0.0%	28 △35.1%	0.0%	14 △47.2%	0.0%	53 △33.5%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	229,783 △5.5%	17.6%	164,989 △28.2%	11.7%	79,160 △52.0%	5.4%	255,173 △42.7%	8.9%
カードキャッシング Cash advances (前年同期比/YOY)	226,996 △5.5%	17.3%	163,883 △27.8%	11.6%	78,624 △52.0%	5.3%	253,276 △42.5%	8.8%
その他融資 Other loans (前年同期比/YOY)	2,787 △6.6%	0.2%	1,106 △60.3%	0.1%	535 △51.6%	0.0%	1,896 △59.6%	0.1%
業務代行 Processing services (前年同期比/YOY)	28,428 121.3%	2.2%	49,028 72.5%	3.5%	58,868 20.1%	4.0%	105,883 58.4%	3.7%
その他 Other (前年同期比/YOY)	1,437 676.8%	0.1%	5,864 307.9%	0.4%	9,579 63.3%	0.6%	11,300 322.1%	0.4%
取扱高合計 Total trading volume (前年同期比/YOY)	1,308,841 5.0%	100.0%	1,412,685 7.9%	100.0%	1,474,271 4.4%	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.

Revised retroactively

取扱高合計 Total trading volume (前年同期比/YOY)	¥1,516,404 15.5%	100.0%	¥1,779,723 17.4%	100.0%	¥1,906,076 7.1%	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)

	2009/8		2010/8		2011/8		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	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)	¥23,423 8.6%	40.8%	¥26,170 11.7%	47.1%	¥29,248 11.8%	52.7%	¥54,679 13.1%	48.1%
加盟店収益 Affiliated merchants (前年同期比/YOY)	16,810 4.9%	29.3%	18,778 11.7%	33.8%	20,621 9.8%	37.1%	39,255 12.3%	34.5%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	6,263 19.9%	10.9%	7,005 11.8%	12.6%	8,159 16.5%	14.8%	14,595 15.4%	12.8%
その他 Other (前年同期比/YOY)	349 8.1%	0.6%	385 10.3%	0.7%	467 21.1%	0.8%	828 12.1%	0.7%
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	4 △15.0%	0.0%	3 △12.2%	0.0%	2 △35.0%	0.0%	7 △16.2%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	26,609 △20.6%	46.4%	24,394 △8.3%	43.9%	19,509 △20.0%	35.1%	45,262 △13.1%	39.8%
カードキャッシング Cash advances (前年同期比/YOY)	25,979 △20.1%	45.3%	23,867 △8.1%	43.0%	19,198 △19.6%	34.5%	44,337 △12.9%	39.0%
その他融資 Other loans (前年同期比/YOY)	630 △37.0%	1.1%	526 △16.4%	0.9%	311 △40.9%	0.6%	924 △23.6%	0.8%
業務代行収益 Processing service fees (前年同期比/YOY)	5,509 124.3%	9.6%	3,123 △43.3%	5.6%	3,575 14.5%	6.4%	6,611 △49.2%	5.8%
償却債権回復収益 Income from bad debt recovery (前年同期比/YOY)	47 △81.3%	0.1%	75 59.1%	0.1%	58 △23.1%	0.1%	149 27.4%	0.1%
その他の収益 Other revenues (前年同期比/YOY)	1,735 172.4%	3.0%	1,728 △0.4%	3.1%	3,195 84.8%	5.7%	7,001 88.9%	6.2%
金融収益 Financial revenue (前年同期比/YOY)	52 133.1%	0.1%	19 △63.3%	0.0%	9 △51.8%	0.0%	27 △68.9%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	57,382 △1.9%	100.0%	55,515 △3.3%	100.0%	55,598 0.1%	100.0%	113,739 △3.1%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2009/8		2010/8		2011/8		2011/2	
	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	¥309,652	52,604	¥276,019	△33,633	¥347,733	71,714	¥309,889	79,015
(前年同期比/YOY)	20.5%		△10.9%		26.0%		34.2%	
包括信用購入あっせん Credit card purchase Contract	309,572	52,622	275,954	△33,618	347,685	71,731	309,831	79,029
(前年同期比/YOY)	20.5%		△10.9%		26.0%		34.2%	
内リボ・分割払い残高 Revolving payment credit card purchase	77,045	△14,915	56,086	△20,958	76,324	20,237	64,966	△15,617
(前年同期比/YOY)	△16.2%		△27.2%		36.1%		△31.6%	
個別信用購入あっせん Hire purchase contracts	80	△17	64	△15	47	△17	58	△14
(前年同期比/YOY)	△17.8%		△19.0%		△26.2%		△19.8%	
営業貸付金計 Total operating loans	325,133	△50,704	301,084	△24,049	160,154	△140,929	184,229	△129,872
(前年同期比/YOY)	△13.5%		△7.4%		△46.8%		△41.3%	
カードキャッシング Cash advances	318,549	△42,093	293,741	△24,807	153,679	△140,061	177,206	△129,430
(前年同期比/YOY)	△11.7%		△7.8%		△47.7%		△42.2%	
その他融資 Other loans	6,584	△8,611	7,342	758	6,474	△867	7,022	△442
(前年同期比/YOY)	△56.7%		11.5%		△11.8%		△5.9%	
営業債権合計 Total finance receivables	634,786	1,900	577,103	△57,682	507,888	△69,215	494,119	△50,857
(前年同期比/YOY)	0.3%		△9.1%		△12.0%		△9.3%	

(債権流動化実施額)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	(※1) ¥51,148	(※3) ¥130,820	(※7) ¥117,789	(※5) ¥116,409
一回払い Single-payment credit	19,318	65,909	51,136	47,727
リボ払い Revolving payment credit	31,830	64,991	66,653	68,682
営業貸付金計 Total operating loans	(※2) 46,489	(※4) 43,527	(※8) 128,495	(※6) 134,370
リボ払い Revolving payment credit	40,575	41,008	127,470	132,747
その他融資 Other loans	5,914	2,519	1,025	1,623
債権流動化実施額合計 Total securitized receivables	97,638	174,348	246,285	250,780

※ 同数値に含まれる信託受益権は、(※1)12,206百万円、(※2)11,228百万円、(※3)19,911百万円、(※4)11,008百万円、(※5)23,682百万円、(※6)56,112百万円、(※7)21,653百万円、(※8)61,619百万円であります。

The trust beneficiary rights included in the figure are (※1) 12,206 Million Yen (※2) 11,228 Million Yen (※3) 19,911 Million Yen (※4) 11,008 Million Yen (※5) 23,682 Million Yen (※6) 56,112 Million Yen (※7) 21,653 Million Yen (※8) 61,619 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)

	2009/8		2010/8		2011/8		2011/2	
	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	(※1) ¥360,801	33,101	(※3) ¥406,839	46,038	(※7) ¥465,523	58,683	(※5) ¥426,299	55,668
(前年同期比/YOY)	10.1%		12.8%		14.4%		15.0%	
営業貸付金計 Total operating loans	(※1)(※2) 371,623	△20,650	(※4) 344,612	△27,011	(※8) 288,650	△55,961	(※6) 318,599	△43,342
(前年同期比/YOY)	△5.3%		△7.3%		△16.2%		△12.0%	
営業債権合計 Total finance receivables and liquidation of receivables	732,424	12,450	751,452	19,027	754,173	2,721	744,899	12,326
(前年同期比/YOY)	1.7%		2.6%		0.4%		1.7%	

※ 同数値に含まれる信託受益権は、(※1)12,206百万円、(※2)11,228百万円、(※3)19,911百万円、(※4)11,008百万円、(※5)23,682百万円、(※6)56,112百万円、(※7)21,653百万円、(※8)61,619百万円であります。

The trust beneficiary rights included in the figure are (※1) 12,206 Million Yen (※2) 11,228 Million Yen (※3) 19,911 Million Yen (※4) 11,008 Million Yen (※5) 23,682 Million Yen (※6) 56,112 Million Yen (※7) 21,653 Million Yen (※8) 61,619 Million Yen

営業費用 Operating Expenses

(単位: 百万円/Millions of Yen)

	2009/8		2010/8		2011/8		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	実績 Results	構成比 % of Total
販売費及び一般管理費 Selling, general and administrative expenses	¥50,804	100.0%	¥47,966	100.0%	¥47,093	100.0%	¥95,793	100.0%
(前年同期比/YOY)	9.2%		△5.6%		△1.8%		△5.4%	
広告宣伝費 Advertising and promotion	6,675	13.1%	7,176	15.0%	8,142	17.3%	15,315	16.0%
(前年同期比/YOY)	0.6%		7.5%		13.5%		18.3%	
貸倒関連費 Bad debt allowance	9,458	18.6%	11,308	23.6%	6,847	14.5%	20,715	21.6%
(前年同期比/YOY)	△8.1%		19.6%		△39.5%		△5.7%	
人件費 Salaries and fringe benefits	6,751	13.3%	7,674	16.0%	8,125	17.3%	15,442	16.1%
(前年同期比/YOY)	1.5%		13.7%		5.9%		13.0%	
管理費 Administrative expenses	23,553	46.4%	16,564	34.5%	18,019	38.3%	33,328	34.8%
(前年同期比/YOY)	26.5%		△29.7%		8.8%		△23.5%	
設備費 Equipment expenses	3,832	7.5%	4,674	9.7%	5,213	11.1%	9,972	10.4%
(前年同期比/YOY)	8.1%		22.0%		11.5%		22.8%	
一般費 General expenses	533	1.1%	567	1.2%	744	1.6%	1,018	1.1%
(前年同期比/YOY)	△31.2%		6.5%		31.0%		1.0%	
金融費用 Financial expenses	3,423	—	3,788	—	3,452	—	7,868	—
(前年同期比/YOY)	8.2%		10.7%		△8.9%		13.2%	
支払利息 Interest paid	3,024	—	3,180	—	3,049	—	6,351	—
(前年同期比/YOY)	△3.0%		5.2%		△4.1%		3.4%	
その他 Other	398	—	608	—	403	—	1,516	—
(前年同期比/YOY)	763.3%		52.6%		△33.6%		88.4%	
営業費用合計 Total operating expenses	54,227	—	51,755	—	50,546	—	103,661	—
(前年同期比/YOY)	9.1%		△4.6%		△2.3%		△4.2%	
期中平均調達コスト Average funding cost	1.44%	—	1.60%	—	1.62%	—	1.62%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2009/8		2010/8		2011/8		2011/2	
	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)	¥54,100 398.6%	43,250	¥2,400 △95.6%	△51,700	¥900 △62.5%	△1,500	¥800 △70.9%	△1,950
社債 Corporate bonds (前年同期比/YOY)	90,000 △14.3%	△15,000	80,000 △11.1%	△10,000	90,000 12.5%	10,000	80,000 △11.1%	△10,000
(内1年以内償還予定) (Current portion of bonds and notes) (前年同期比/YOY)	(10,000) △33.3%	(△5,000)	(10,000) 0.0%	—	(40,000) 300.0%	(30,000)	(10,000) 0.0%	—
長期借入金 Long-term debt (前年同期比/YOY)	281,700 △7.3%	△22,100	265,900 △5.6%	△15,800	252,700 △5.0%	△13,200	249,700 △9.9%	△27,400
(内1年以内返済予定) (Current portion of long-term debt) (前年同期比/YOY)	(53,800) △7.2%	(△4,200)	(91,000) 69.1%	(37,200)	(60,700) △33.3%	(△30,300)	(97,400) 57.1%	(35,400)
債権流動化借入金 Securitization borrowings (前年同期比/YOY)	—	—	30,000	30,000	30,000	—	30,000	30,000
(内1年以内返済予定) (Current portion of Securitization borrowings) 年同期比/YOY)	—	—	—	—	(10,029) —	(10,029)	—	—
有利子負債計 Total interest-bearing debt (前年同期比/YOY)	425,800 1.5%	6,150	378,300 △11.2%	△47,500	373,600 △1.2%	△4,700	360,500 △2.5%	△9,350

債権流動化 ABS & ABCP & ABL (前年同期比/YOY)	72,914 9.6%	6,414	135,519 85.9%	62,605	156,876 15.8%	21,357	165,761 16.0%	22,856
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1年以上長期借入比率 (※) Long-term debt/Total borrowings		73.0%		73.9%		73.0%		73.6%
直接調達比率※ Direct financing ratio (※)		32.7%		47.8%		52.2%		52.4%

※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 & ABL.

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 Inf A

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

(単位: 百万円/Millions of Yen)

	2009/8	2010/8	2011/8	2011/2
	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)	¥45,676 7.0%	¥47,774 4.6%	¥46,819 △2.0%	¥47,774 4.6%
②貸倒関連費 Bad debt allowance (前年同期比/YOY)	9,458 △8.1%	11,308 19.6%	6,847 △39.5%	20,715 △5.7%
③貸倒償却総額 Written-off amount (前年同期比/YOY)	11,884 9.9%	12,193 2.6%	9,650 △20.9%	21,670 △1.1%
期末貸倒引当金 Ending balance ①+②-③ (前年同期比/YOY)	(※1) 45,303 △7.0%	46,890 3.5%	(※2) 46,970 0.2%	46,819 △2.0%

※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2,953百万円を含んでおります。

"Ending balance" includes 2,953 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	6.88%	8.13%	9.25%	9.48%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	6.18%	6.24%	6.23%	6.29%

期末償却総額／営業債権残高比 Written-off amount/Total finance receivables	1.81%	2.11%	1.90%	4.39%
流動化債権を含んだ場合 If including ABS & ABCP ABL	1.62%	1.62%	1.28%	2.91%

カード会員の状況 Number of Cardholders

カード会員数の推移 Number of Cardholders

	2009/8		2010/8		2011/8		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	実績 Results	期首増減 Change
有効会員数 Number of card holders	2,570	84	2,735	83	2,888	81	2,807	154
連結カード会員数 Number of Credit card holders	2,165	69	2,293	65	2,408	58	2,350	120
国内カード会員数 (※) Domestic	1,851	60	1,956	50	2,050	50	2,000	95
海外カード会員数 Overseas	314	6	337	14	358	8	349	25
ハウスカード会員数 Number of Local card holders	405	15	442	18	480	23	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 Domestic Cardholders

(単位: 万人/Ten thousand)

	2009/8		2010/8		2011/8		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	実績 Results	期首増減 Change
稼働会員数 ※1 Active cardholders	1,075	52	1,162	47	1,229	36	1,193	78
年間稼働率(%) ※2 Card-use rate (%)	63.2%	—	64.3%	—	64.6%	—	64.4%	—

※1 稼働会員数とはカード会員数(家族カード除く)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÷(2010/8～2011/8)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 (2010/8 and 2011/8) × 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	32.5%
女性 Female	67.5%

— 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	5.8%	6.9%	5.2%
30—39	17.6%	16.4%	18.1%
40—49	25.7%	23.7%	26.6%
50—59	21.8%	20.9%	22.2%
60 and over	29.1%	32.1%	27.9%
Total	100.0%	100.0%	100.0%

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)

	クレジット Credit	フィービジネス Fee business	海外 Overseas	調整額 The amount of adjustment	四半期連結損益 計算書計上額 Consolidated Quarterly Statements of Income
営業収益 Operating income (前年同期比/YOY)	48,266 △4.4%	8,254 4.7%	25,693 3.7%	△579 —	81,633 △1.1%
営業利益 Ordinary income (前年同期比/YOY)	6,698 27.5%	△200 —	5,159 33.5%	△1,426 —	10,231 20.2%

※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2四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 Second Quarter with segments adapted to ASBJ Statement No. 17 and No. 20.

2012年2月期の業績予測 Estimated Results for the Year Ending February 20, 2012

(単位:百万円/Millions of Yen)

	連結業績予測 Consolidated Estimated Results	単独業績予測 NonConsolidated Estimated Results
取扱高合計 Total transaction volume (前期比/YOY)	¥3,420,000 7.1%	¥3,100,000 7.9%
営業収益合計 Total operating revenues (前期比/YOY)	171,500 1.4%	115,000 1.1%
営業利益 Operating income (前期比/YOY)	22,600 9.1%	11,500 14.1%
経常利益 Ordinary income (前期比/YOY)	22,600 8.5%	13,700 7.3%
当期純利益 Net income (前期比/YOY)	9,600 0.6%	8,200 0.4%