

2012年2月期 決算補足資料

FACT BOOK 2012 For the Year Ended February 20, 2012



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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)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/YOY)	¥3,074,025 11.5%	¥2,993,335 △2.6%	¥3,194,657 6.7%	¥3,363,809 5.3%
営業収益 Operating revenues (前期比/YOY)	176,007 △2.8%	172,430 △2.0%	169,191 △1.9%	169,853 0.4%
営業利益 Operating income (前期比/YOY)	26,611 △19.0%	20,560 △22.7%	20,717 0.8%	24,280 17.2%
経常利益 Ordinary income (前期比/YOY)	26,805 △18.8%	20,424 △23.8%	20,823 2.0%	24,268 16.5%
当期純利益 Net income (前期比/YOY)	14,788 △16.2%	197 △98.7%	9,540 4721.4%	8,988 △5.8%

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 (前期比/YOY)	¥3,074,025 11.5%	¥3,496,757 13.8%	¥3,984,085 13.9%	¥4,280,997 7.5%
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主要な経営指標 Consolidated Key Indicators

(単位: 円/Yen)

	2009/2	2010/2	2011/2	2012/2
自己資本比率(株主資本比率) Equity ratio	19.0%	18.0%	17.7%	17.5%
1株当たり当期純利益 Earnings per share (EPS)	¥94.29	¥1.26	¥60.83	¥57.30
1株当たり純資産(1株当たり株主資本) Book value per share	¥1,036.35	¥994.42	¥1,015.17	¥1,012.52

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
エー・シー・エス債権管理回収株式会社 ACS Credit Management Co., Ltd.	98.6%	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.	20.0%
イオン住宅ローンサービス株式会社 AEON HOUSING LOAN SERVICE CO., LTD.	51.0%	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	59.7%	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.	86.6%
AEON INSURANCE BROKERS (HK) LIMITED	51.9%	AEON MICRO FINANCE (SHENYANG) CO., LTD.	51.9%
AEON MICROFINANCE (CAMBODIA) PRIVATE COMPANY LIMITED	54.3%		

※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)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY)	¥797,954 Δ1.5%	¥769,527 Δ3.6%	¥750,651 Δ2.5%	¥733,474 Δ2.3%
固定資産 Non-current assets (前期比/YOY)	56,081 7.8%	96,718 72.5%	150,936 56.1%	174,057 15.3%
投資有価証券 Investment securities (※) (前期比/YOY)	18,174 Δ21.2%	53,493 194.3%	99,779 86.5%	121,417 21.7%
繰延資産 Deferred assets (前期比/YOY)	157 Δ19.7%	119 Δ24.4%	80 Δ32.3%	127 57.9%
資産合計 Total assets (前期比/YOY)	854,193 Δ0.9%	866,364 1.4%	901,578 4.1%	907,658 0.7%
流動負債 Current liabilities (前期比/YOY)	230,795 Δ0.1%	272,178 17.9%	336,788 23.7%	354,986 5.4%
固定負債 Long-term liabilities (前期比/YOY)	441,496 Δ1.4%	417,468 Δ5.4%	384,590 Δ7.9%	370,820 Δ3.6%
負債合計 Total liabilities (前期比/YOY)	672,292 Δ0.9%	689,647 2.6%	721,378 4.6%	725,806 0.6%
株主資本合計 Total shareholder's equity (前期比/YOY)	167,461 5.4%	161,712 Δ3.4%	164,978 2.0%	166,907 1.2%
その他の包括利益累計額合計 Total accumulated other comprehensive income (前期比/YOY)	Δ4,926 Δ214.2%	Δ5,733 16.4%	Δ5,745 0.2%	Δ8,091 40.8%
新株予約権 Subscription rights to shares (前期比/YOY)	25 —	— —	— —	12 —
少数株主持分 Minority interests (前期比/YOY)	19,340 Δ3.7%	20,739 7.2%	20,967 1.1%	23,023 9.8%
純資産合計 Total equity (前期比/YOY)	181,901 Δ0.8%	176,717 Δ2.8%	180,199 2.0%	181,852 0.9%
負債純資産合計 Total liabilities and equity (前期比/YOY)	854,193 Δ0.9%	866,364 1.4%	901,578 4.1%	907,658 0.7%

※投資有価証券には、債権流動化に伴う信託受益権が含まれております

The trust beneficiary right from securitization is included in the Securities Investment.

連結損益計算書 Consolidated Statements of Income

(単位: 百万円 / Millions of Yen)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥176,007	¥172,430	¥169,191	¥169,853
(前期比/ YOY)	Δ2.8%	Δ2.0%	Δ1.9%	0.4%
包括信用購入あっせん収益 Credit card purchase contracts	52,697 11.3%	55,966 6.2%	63,838 14.1%	70,366 10.2%
個別信用購入あっせん収益 Hire purchase contracts	9,304 Δ4.6%	8,050 Δ13.5%	8,906 10.6%	7,370 Δ17.2%
融資収益 Financing revenue	96,040 Δ16.0%	80,598 Δ16.1%	71,570 Δ11.2%	64,742 Δ9.5%
業務代行収益 (※) Processing service fees	6,150 408.4%	13,012 111.6%	6,626 Δ49.1%	7,091 7.0%
償却債権回収収益 Income from bad debt recovery	2,366 Δ18.3%	3,273 38.3%	2,957 Δ9.6%	2,947 Δ0.3%
その他収益 Other revenues	9,231 74.8%	11,368 23.2%	15,235 34.0%	17,271 13.4%
金融収益 Financial revenue	217 Δ28.6%	160 Δ26.2%	57 Δ64.4%	62 9.4%
販売費及び一般管理費 Selling, general and administrative expenses	134,360	137,370	133,400	131,423
(前期比/ YOY)	0.6%	2.2%	Δ2.9%	Δ1.5%
金融費用 Financial expenses	15,035	14,499	15,073	14,149
(前期比/ YOY)	2.7%	Δ3.6%	4.0%	Δ6.1%
支払利息 Interest paid	14,432 Δ0.2%	13,522 Δ6.3%	13,275 Δ1.8%	12,610 Δ5.0%
その他 Other	602 218.3%	976 62.0%	1,798 84.1%	1,538 Δ14.4%
営業費用 Operating expenses	149,396	151,869	148,473	145,572
(前期比/ YOY)	0.8%	1.7%	Δ2.2%	Δ2.0%
営業利益 Operating income	26,611	20,560	20,717	24,280
(前期比/ YOY)	Δ19.0%	Δ22.7%	0.8%	17.2%
営業外収益 Nonoperating revenues	441	421	369	219
(前期比/ YOY)	Δ7.0%	Δ4.4%	Δ12.5%	Δ40.5%
営業外費用 Nonoperating expenses	246	557	263	231
(前期比/ YOY)	Δ23.8%	125.8%	Δ52.7%	Δ12.0%
経常利益 Ordinary income	26,805	20,424	20,823	24,268
(前期比/ YOY)	Δ18.8%	Δ23.8%	2.0%	16.5%
特別利益 Extraordinary income	12,168	369	4,732	98
(前期比/ YOY)	360.9%	Δ97.0%	1180.6%	Δ97.9%
特別損失 Extraordinary losses	8,609	16,096	4,620	6,460
(前期比/ YOY)	549.0%	87.0%	Δ71.3%	39.8%
税金等調整前当期純利益 Income before income taxes and other	30,364	4,698	20,935	17,907
(前期比/ YOY)	Δ11.5%	Δ84.5%	345.6%	Δ14.5%
少数株主利益 Minority interest income	4,392	3,805	3,699	2,468
(前期比/ YOY)	2.7%	Δ13.3%	Δ2.8%	Δ33.3%
当期純利益 Net income	14,788	197	9,540	8,988
(前期比/ YOY)	Δ16.2%	Δ98.7%	4721.4%	Δ5.8%

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)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
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)	¥2,311	¥2,176	¥1,645	¥1,758
(前期比/YOY)	18.6%	△5.8%	△25.0%	6.8%

主な海外連結子会社 Major Overseas Subsidiaries

		2009/2	2010/2	2011/2	2012/2
		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\$	1,255	1,244	1,162	1,201
	(前期比/YOY)	4.2%	△0.8%	△6.6%	3.3%
	百万円 Millions of Yen	¥16,348	¥14,986	¥13,012	¥12,239
	為替レート Avg. exchange rate	1HK\$ = ¥13.02	1HK\$ = ¥12.04	1HK\$ = ¥11.19	1HK\$ = ¥10.19
タイ Thailand	百万タイバツ Millions of Baht	10,573	10,323	11,047	11,626
	(前期比/YOY)	14.2%	△2.2%	7.0%	7.4%
	百万円 Millions of Yen	¥32,036	¥28,266	¥30,601	¥30,112
	為替レート Avg. exchange rate	1Baht = ¥3.03	1Baht = ¥2.74	1Baht = ¥2.77	1Baht = ¥2.59
マレーシア Malaysia	百万マレーシアリングギット Millions of RM	228	259	286	368
	(前期比/YOY)	21.8%	13.6%	10.3%	28.4%
	百万円 Millions of Yen	¥6,899	¥6,930	¥7,832	¥9,541
	為替レート Avg. exchange rate	1RM = ¥30.14	1RM = ¥26.66	1RM = ¥27.31	1RM = ¥25.90

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)

	2009/2		2010/2		2011/2		2012/2	
	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 (前期比/YOY)	¥2,109,905 12.6%	68.7%	¥2,261,616 7.2%	75.5%	¥2,587,516 14.4%	81.0%	¥2,855,591 10.4%	84.9%
個別信用購入あっせん Hire purchase contracts (前期比/YOY)	49,050 △8.5%	1.6%	44,119 △10.1%	1.5%	48,865 10.8%	1.5%	26,619 △45.5%	0.8%
融資計 Total loan contracts (前期比/YOY)	655,488 △5.7%	21.3%	586,125 △10.6%	19.6%	405,923 △30.7%	12.7%	327,085 △19.4%	9.7%
カードキャッシング Cash advances (前期比/YOY)	545,628 △4.9%	17.7%	496,176 △9.1%	16.6%	318,616 △35.8%	10.0%	216,407 △32.1%	6.4%
その他融資 Other loans (前期比/YOY)	109,859 △9.1%	3.6%	89,949 △18.1%	3.0%	87,306 △2.9%	2.7%	110,678 26.8%	3.3%
業務代行 Processing services (前期比/YOY)	225,908 —	7.3%	66,830 △70.4%	2.2%	105,883 58.4%	3.3%	127,602 20.5%	3.8%
その他 Other (前期比/YOY)	33,673 △24.0%	1.1%	34,644 2.9%	1.2%	46,468 34.1%	1.5%	26,909 △42.1%	0.8%
取扱高合計 Total trading volume (前期比/YOY)	3,074,025 11.5%	100.0%	2,993,335 △2.6%	100.0%	3,194,657 6.7%	100.0%	3,363,809 5.3%	100.0%

※業務代行については、2010年2月期より電子マネーのアクワイアリング分を除き(自社発行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 (前期比/YOY)	¥3,074,025 11.5%	¥3,496,757 13.8%	¥3,984,085 13.9%	¥4,280,997 7.5%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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収益 Credit card purchase contracts (前期比/YOY)	¥52,697 11.3%	29.9%	¥55,966 6.2%	32.5%	¥63,838 14.1%	37.7%	¥70,366 10.2%	41.4%
個別信用購入あっせん収益 Hire purchase contracts (前期比/YOY)	9,304 △4.6%	5.3%	8,050 △13.5%	4.7%	8,906 10.6%	5.3%	7,370 △17.2%	4.3%
融資収益計 Total loan contracts (前期比/YOY)	96,040 △16.0%	54.6%	80,598 △16.1%	46.7%	71,570 △11.2%	42.3%	64,742 △9.5%	38.1%
カードキャッシング Cash advances (前期比/YOY)	76,334 △17.8%	43.4%	63,441 △16.9%	36.7%	56,233 △11.4%	33.2%	47,840 △14.9%	28.2%
その他融資 Other loans (前期比/YOY)	19,706 △8.0%	11.2%	17,157 △12.9%	10.0%	15,337 △10.6%	9.1%	16,902 10.2%	0.9%
業務代行収益 Processing service fees (前期比/YOY)	6,150 —	3.6%	13,012 111.6%	7.5%	6,626 △49.1%	3.9%	7,091 7.0%	4.2%
償却債権回収収益 Income from bad debt recovery (前期比/YOY)	2,366 △18.3%	1.3%	3,273 38.3%	1.9%	2,957 △9.6%	1.7%	2,947 △0.3%	1.7%
その他収益 Other revenues (前期比/YOY)	9,231 74.8%	5.2%	11,368 23.2%	6.6%	15,235 34.0%	9.0%	17,271 13.4%	10.2%
金融収益 Financial revenue (前期比/YOY)	217 △28.6%	0.1%	160 △26.2%	0.1%	57 △64.4%	0.0%	62 9.4%	0.0%
営業収益合計 Total operating revenues (前期比/YOY)	176,007 △2.8%	100.0%	172,430 △2.0%	100.0%	169,191 △1.9%	100.0%	169,853 0.4%	100.0%

営業債権内訳 Finance Receivables

(単位:百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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	¥245,378	△41,957	¥300,782	55,404	¥384,261	83,479	¥427,634	43,372
(前期比/YOY)	△14.6%		22.6%		27.8%		11.3%	
包括信用購入あっせん Credit card purchase contracts	211,117	△37,112	262,811	51,694	344,341	81,529	395,628	51,287
(前期比/YOY)	△15.0%		24.5%		31.0%		14.9%	
個別信用購入あっせん Hire purchase contracts	34,261	△4,845	37,970	3,709	39,920	1,949	32,005	△7,914
(前期比/YOY)	△12.4%		10.8%		5.1%		△19.8%	
営業貸付金計 Total operating loans	483,527	△20,193	423,324	△60,203	293,427	△129,897	255,704	△37,722
(前期比/YOY)	△4.0%		△12.5%		△30.7%		△12.9%	
カードキャッシング Cash advances	413,215	3,901	347,808	△65,407	217,186	△130,622	143,550	△73,635
(前期比/YOY)	1.0%		△15.8%		△37.6%		△33.9%	
その他融資 Other loans	70,311	△24,094	75,515	5,203	76,240	725	112,154	35,913
(前期比/YOY)	△25.5%		7.4%		1.0%		47.1%	
営業債権合計 Total finance receivables	728,905	△62,150	724,106	△4,798	677,689	△46,417	683,339	5,650
(前期比/YOY)	△7.9%		△0.7%		△6.4%		0.8%	

(債権流動化残高)(Securitized Receivables)

(単位:百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	実績 Results		実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment		¥150,398		¥142,508		¥119,739		¥125,114
包括信用購入あっせん Credit card purchase contracts	(※1)	150,398	(※2)	142,508	(※4)	119,739	(※6)	125,114
個別信用購入あっせん Hire purchase contracts		—		—		—		—
営業貸付金計 Total operating loans		18,078		53,326		141,308		232,844
カードキャッシング Cash advances		9,364	(※3)	49,421	(※5)	139,685	(※7)	159,704
その他融資 Othre loans		8,713		3,905		1,623		73,140
債権流動化実施額合計 Total securitized receivables		168,476		195,834		261,048		357,959

※ 同数値に含まれる信託受益権は、(※1)12,916百万円、(※2)22,029百万円、(※3)13,934百万円、(※4)23,682百万円、(※5)56,112百万円、(※6)29,997百万円、(※7)69,164百万円であります。

The trust beneficiary rights included in the figure are (※1)12,916 Million Yen (※2)22,029 Million Yen (※3)13,934 Million Yen (※4)23,682 Million Yen (※5)56,112 Million Yen

(※6)29,997 Million Yen (※7)69,164 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)

	2009/2		2010/2		2011/2		2012/2	
	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) ¥395,776	23,529	(※2) ¥443,290	47,514	(※4) ¥504,001	60,710	(※6) ¥552,749	48,747
(前期比/YOY)	6.3%		12.0%		13.7%		9.7%	
営業貸付金計 Total operating loans	501,605	△30,491	(※3) 476,651	△24,954	(※5) 434,735	△41,915	(※7) 488,549	53,813
(前期比/YOY)	△5.7%		△5.0%		△8.8%		12.4%	
営業債権合計 Finance Receivables Including Securitized Receivables	897,382	△6,961	919,941	22,559	938,737	18,795	1,041,298	102,561
(前期比/YOY)	△0.8%		2.5%		2.0%		10.9%	

※ 同数値に含まれる信託受益権は、(※1)12,916百万円、(※2)22,029百万円、(※3)13,934百万円、(※4)23,682百万円、(※5)56,112百万円、(※6)29,997百万円、(※7)69,164百万円であります。

The trust beneficiary rights included in the figure are (※1)12,916 Million Yen (※2)22,029 Million Yen (※3)13,934 Million Yen (※4)23,682 Million Yen (※5)56,112 Million Yen

(※6)29,997 Million Yen (※7)69,164 Million Yen.

営業費用 Operating Expenses

(単位:百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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	¥134,360	100.0%	¥137,370	100.0%	¥133,400	100.0%	¥131,423	100.0%
(前期比/YOY)	0.6%		2.2%		△2.9%		△1.5%	
広告宣伝費 Advertising and promotion	15,408	11.5%	14,715	10.7%	17,228	12.9%	19,209	14.6%
(前期比/YOY)	6.0%		△4.5%		17.1%		11.5%	
貸倒関連費 Bad debt allowance	32,767	24.4%	36,387	26.5%	35,306	26.5%	26,738	20.3%
(前期比/YOY)	△23.0%		11.1%		△3.0%		△24.3%	
人件費 Salaries and fringe benefits	22,500	16.7%	22,516	16.4%	24,556	18.4%	24,536	18.7%
(前期比/YOY)	10.9%		0.1%		9.1%		△0.1%	
管理費 Administrative expenses	46,861	34.9%	47,297	34.4%	38,049	28.5%	42,179	32.1%
(前期比/YOY)	11.2%		0.9%		△19.6%		10.9%	
設備費 Equipment expenses	13,801	10.3%	14,404	10.5%	16,182	12.1%	16,575	12.6%
(前期比/YOY)	14.5%		4.4%		12.3%		2.4%	
一般費 General expenses	3,021	2.2%	2,048	1.5%	2,077	1.6%	2,184	1.7%
(前期比/YOY)	52.0%		△32.2%		1.4%		5.2%	
金融費用 Financial expenses	15,035	—	14,499	—	15,073	—	14,149	—
(前期比/YOY)	2.7%		△3.6%		4.0%		△6.1%	
支払利息 Interest paid	14,432	—	13,522	—	13,275	—	12,610	—
(前期比/YOY)	△0.2%		△6.3%		△1.8%		△5.0%	
その他 Other	602	—	976	—	1,798	—	1,538	—
(前期比/YOY)	218.3%		62.0%		84.1%		△14.4%	
営業費用合計 Total operating expenses	149,396	—	151,869	—	148,473	—	145,572	—
(前期比/YOY)	0.8%		1.7%		△2.2%		△2.0%	

期中平均調達コスト Average funding cost

	2009/2	2010/2	2011/2	2012/2
日本 Japan	1.33%	1.48%	1.62%	1.62%
香港 Hong Kong	4.24%	4.11%	3.88%	3.50%
タイ Thailand	5.13%	4.88%	4.41%	4.21%
マレーシア Malaysia	4.62%	4.51%	4.43%	4.29%
台湾 Taiwan	2.43%	2.17%	1.87%	1.88%

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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 (前期比/YOY)	¥26,581 △4.3%	△1,205	¥18,671 △29.8%	△7,909	¥5,586 △70.1%	△13,084	¥34,000 508.6%	28,413
コマーシャル・ペーパー Commercial paper (前期比/YOY)	—	△659	—	—	410	410	921	510
社債 Corporate bonds (前期比/YOY)	120,806 △8.1%	△10,646	105,864 △12.4%	△14,941	96,392 △8.9%	△9,471	104,515 8.4%	8,122
(内1年以内償還予定) (Current portion of bonds and notes) (前期比/YOY)	(16,272) △12.0%	(△2,225)	(16,811) 3.3%	(538)	(14,507) △13.7%	(△2,304)	(54,419) 275.1%	(39,912)
長期借入金 Long-term debt (前期比/YOY)	392,524 △2.6%	△10,683	395,627 0.8%	3,103	380,286 △3.9%	△15,341	377,883 △0.6%	△2,403
(内1年以内返済予定) (Current portion of long-term debt) (前期比/YOY)	(70,542) △12.0%	(△9,655)	(93,891) 33.1%	(23,348)	(129,712) 38.2%	(35,821)	(72,542) △44.1%	△57,169
債権流動化借入金 Securitization borrowings (前期比/YOY)	—	—	—	—	30,000	30,000	—	△30,000
有利子負債計 Total interest-bearing debt (前期比/YOY)	539,911 △4.1%	△23,195	520,164 △3.7%	△19,747	512,676 △1.4%	△7,487	517,320 0.9%	4,643

債権流動化 ABS & ABCP & ABL (前期比/YOY)	140,883 45.0%	43,739	151,143 7.3%	10,260	176,029 16.5%	24,885	252,671 43.5%	76,641
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1年以上長期借入比率 (※) Long-term debt/Total borrowings		68.2%		74.3%		73.6%		71.1%
直接調達比率 Direct financing ratio (※)		38.3%		38.3%		44.6%		47.0%

※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)

	2009/2	2010/2	2011/2	2012/2
	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%	¥52,327 △0.5%
②貸倒関連費 Bad debt allowance (前期比/YOY)	32,767 △23.0%	36,387 11.1%	35,306 △3.0%	26,738 △24.3%
③貸倒償却総額 Written-off amount (前期比/YOY)	36,469 4.6%	36,584 0.3%	35,593 △2.7%	43,225 21.4%
期末貸倒引当金 Ending balance ①+②-③ (前期比/YOY)	(※1) 50,757 6.0%	(※2) 52,613 3.7%	52,327 △0.5%	(※3) 42,346 △19.1%

※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.

※3 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額5,966百万円を含んでおります。

"Ending balance" includes 5,966 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	6.96%	7.27%	7.72%	6.20%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	5.66%	5.72%	5.57%	4.07%

期末償却総額/営業債権残高比 Written-off amount/Total finance receivables	5.00%	5.05%	5.25%	6.33%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	4.06%	3.98%	3.79%	4.15%

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)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
取扱高 Trading volume (前期比/YOY)	¥2,742,474 13.7%	¥2,701,603 Δ1.5%	¥2,874,354 6.4%	¥3,068,165 6.7%
営業収益 Operating revenues (前期比/YOY)	117,216 Δ3.5%	117,354 0.1%	113,739 Δ3.1%	116,891 2.8%
営業利益 Operating income (前期比/YOY)	14,080 Δ28.5%	9,139 Δ35.1%	10,078 10.3%	13,335 32.3%
経常利益 Ordinary income (前期比/YOY)	16,289 Δ26.9%	10,929 Δ32.9%	12,769 16.8%	15,150 18.6%
当期純利益又は当期純損失(Δ) Net income (前期比/YOY)	12,192 Δ13.6%	Δ2,613 —	8,165 —	7,617 Δ6.7%

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 (前期比/YOY)	¥2,742,474 13.7%	¥3,205,025 16.9%	¥3,663,783 14.3%	¥3,985,352 8.8%
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主要な経営指標 Nonconsolidated Key Indicators

(単位: 円/Yen)

	2009/2	2010/2	2011/2	2012/2
自己資本比率(株主資本比率) Equity ratio	21.9%	20.5%	19.9%	21.1%
1株当たり当期純利益(損失) Earnings per share (EPS)	¥77.74	¥Δ16.66	¥52.06	¥48.56
1株当たり純資産(1株当たり株主資本) Book value per share (BPS)	¥924.97	¥868.14	¥882.53	¥886.07

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)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
流動資産 Current assets (前期比/YOY)	¥606,733 0.5%	¥568,549 Δ6.3%	¥548,032 Δ3.6%	¥493,625 Δ9.9%
固定資産 Non-current assets (前期比/YOY)	54,055 8.5%	94,286 74.4%	148,721 57.7%	165,120 11.0%
投資有価証券 Investment securities (※) (前期比/YOY)	17,804 Δ20.7%	52,758 196.3%	99,074 87.8%	111,687 12.7%
繰延資産 Deferred assets (前期比/YOY)	157 Δ19.7%	119 Δ24.4%	80 Δ32.3%	127 57.9%
資産合計 Total assets (前期比/YOY)	660,946 1.1%	662,955 0.3%	696,834 5.1%	658,873 Δ5.4%
流動負債 Current liabilities (前期比/YOY)	170,696 4.0%	207,322 21.5%	285,101 37.5%	272,669 Δ4.4%
固定負債 Long-term liabilities (前期比/YOY)	345,157 Δ0.5%	319,460 Δ7.4%	273,304 Δ14.4%	247,208 Δ9.5%
負債合計 Total liabilities (前期比/YOY)	515,853 0.9%	526,783 2.1%	558,405 6.0%	519,878 Δ6.9%
株主資本計 Total shareholder's equity (前期比/YOY)	144,377 4.3%	135,514 Δ6.1%	137,405 1.4%	137,964 0.4%
その他の包括利益累計額合計 Total accumulated other comprehensive income (前期比/YOY)	691 Δ83.3%	657 Δ4.8%	1,023 55.6%	1,018 Δ0.5%
新株予約権 Subscription rights to shares (前期比/YOY)	25 -	- -	- -	12 -
純資産合計 Total equity (前期比/YOY)	145,093 1.7%	136,171 Δ6.1%	138,428 1.7%	138,994 0.4%
負債純資産合計 Total liabilities and equity (前期比/YOY)	660,946 1.1%	662,955 0.3%	696,834 5.1%	658,873 Δ5.4%

※投資有価証券には、債権流動化に伴う信託受益権が含まれております

The trust beneficiary right from securitization is included in the Securities Investment.

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥117,216	¥117,354	¥113,739	¥116,891
(前期比/YOY)	Δ3.5%	0.1%	Δ3.1%	2.8%
包括信用購入あっせん収益 Credit card purchase contracts (前期比/YOY)	44,191 14.9%	48,334 9.4%	54,679 13.1%	60,873 11.3%
個別信用購入あっせん収益 Hire purchase contracts (前期比/YOY)	10 Δ10.5%	8 Δ15.7%	7 Δ16.2%	4 Δ40.5%
融資収益 Financing revenue (前期比/YOY)	63,837 Δ19.4%	52,094 Δ18.4%	45,262 Δ13.1%	37,180 Δ17.9%
業務代行収益 (※) Processing service fees (前期比/YOY)	6,142 —	13,004 111.7%	6,611 Δ49.2%	7,091 7.3%
償却債権回収収益 Income from bad debt recovery (前期比/YOY)	498 Δ8.7%	117 Δ76.5%	149 27.4%	141 Δ5.4%
その他収益 Other revenues (前期比/YOY)	2,500 24.3%	3,705 48.2%	7,001 88.9%	11,574 65.3%
金融収益 Financial revenue (前期比/YOY)	34 Δ39.4%	89 161.0%	27 Δ68.9%	26 Δ7.0%
販売費及び一般管理費 Selling, general and administrative expenses	96,328	101,265	95,793	96,333
(前期比/YOY)	0.4%	5.1%	Δ5.4%	0.6%
金融費用 Financial expenses	6,807	6,949	7,868	7,223
(前期比/YOY)	15.6%	2.1%	13.2%	Δ8.2%
支払利息 Interest paid	6,339	6,144	6,351	6,031
(前期比/YOY)	8.8%	Δ3.1%	3.4%	Δ5.0%
その他 Other	467	804	1,516	1,191
(前期比/YOY)	606.7%	72.2%	88.4%	Δ21.4%
営業費用 Operating expenses	103,135	108,214	103,661	103,556
(前期比/YOY)	1.3%	4.9%	Δ4.2%	Δ0.1%
営業利益 Operating income	14,080	9,139	10,078	13,335
(前期比/YOY)	Δ28.5%	Δ35.1%	10.3%	32.3%
営業外収益 Nonoperating revenues	2,292	2,173	2,809	1,870
(前期比/YOY)	Δ19.6%	Δ5.2%	29.3%	Δ33.4%
営業外費用 Nonoperating expenses	83	383	117	55
(前期比/YOY)	Δ68.1%	360.5%	Δ69.2%	Δ52.7%
経常利益 Ordinary income	16,289	10,929	12,769	15,150
(前期比/YOY)	Δ26.9%	Δ32.9%	16.8%	18.6%
特別利益 Extraordinary income	11,927	233	5,280	—
(前期比/YOY)	448.6%	Δ98.0%	2164.1%	—
特別損失 Extraordinary losses	8,240	16,066	4,995	3,432
(前期比/YOY)	551.2%	95.0%	Δ68.9%	Δ31.3%
税引前当期純利益又は税引前当期純損失(Δ) Income before income taxes and other	19,977	Δ4,903	13,055	11,717
(前期比/YOY)	Δ13.8%	—	—	Δ10.2%
当期純利益又は当期純損失(Δ) Net income	12,192	Δ2,613	8,165	7,617
(前期比/YOY)	Δ13.6%	—	—	Δ6.7%

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)

	2009/2		2010/2		2011/2		2012/2	
	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 (前期比/YOY)	¥2,030,898 13.3%	74.1%	¥2,186,723 7.7%	80.9%	¥2,501,943 14.4%	87.0%	¥2,762,542 10.4%	90.0%
個別信用購入あっせん Hire purchase contracts (前期比/YOY)	116 △14.1%	0.0%	80 △31.1%	0.0%	53 △33.5%	0.0%	23 △56.8%	0.0%
融資計 Total loan contracts (前期比/YOY)	484,447 △2.9%	17.7%	445,291 △8.1%	16.5%	255,173 △42.7%	8.9%	160,490 △37.1%	5.2%
カードキャッシング Cash advances (前期比/YOY)	479,213 △2.8%	17.5%	440,595 △8.1%	16.3%	253,276 △42.5%	8.8%	159,476 △37.0%	5.2%
その他融資 Other loans (前期比/YOY)	5,234 △14.3%	0.2%	4,696 △10.3%	0.2%	1,896 △59.6%	0.1%	1,014 △46.5%	0.0%
業務代行 Processing services (前期比/YOY)	225,908 —	8.2%	66,830 △70.4%	2.5%	105,883 58.4%	3.7%	127,602 20.5%	4.2%
その他 Other (前期比/YOY)	1,103 △96.4%	0.0%	2,677 142.7%	0.1%	11,300 322.1%	0.4%	17,505 54.9%	0.6%
取扱高合計 Total trading volume (前期比/YOY)	2,742,474 13.7%	100.0%	2,701,603 △1.5%	100.0%	2,874,354 6.4%	100.0%	3,068,165 6.7%	100.0%

※業務代行については、2010年2月期より電子マネーのアクワイアリング分を除き(自社発行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 (前期比/YOY)	¥2,742,474 13.7%	¥3,205,025 16.9%	¥3,663,783 14.3%	¥3,985,352 8.8%
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営業収益内訳 Operating Revenues

(単位: 百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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収益 Credit card purchase contracts (前期比/YOY)	¥44,191 14.9%	37.7%	¥48,334 9.4%	41.2%	¥54,679 13.1%	48.1%	¥60,873 11.3%	52.1%
加盟店収益 Affiliated merchants (前期比/YOY)	32,732 10.3%	27.9%	34,951 6.8%	29.8%	39,255 12.3%	34.5%	42,728 8.8%	36.6%
リボ・分割払収益 Revolving credit (前期比/YOY)	10,791 30.0%	9.2%	12,643 17.2%	10.8%	14,595 15.4%	12.8%	17,083 17.0%	14.6%
その他 Other (前期比/YOY)	667 36.5%	0.6%	739 10.7%	0.6%	828 12.1%	0.7%	1,060 28.0%	0.9%
個別信用購入あっせん収益 Hire purchase contracts (前期比/YOY)	10 △10.5%	0.0%	8 △15.7%	0.0%	7 △16.2%	0.0%	4 △40.5%	0.0%
融資収益計 Total financing revenues (前期比/YOY)	63,837 △19.4%	54.5%	52,094 △18.4%	44.3%	45,262 △13.1%	39.8%	37,180 △17.9%	31.8%
カードキャッシング Cash advances (前期比/YOY)	62,142 △18.9%	53.0%	50,885 △18.1%	43.4%	44,337 △12.9%	39.0%	36,631 △17.4%	31.3%
その他融資 Other loans (前期比/YOY)	1,694 △34.6%	1.5%	1,209 △28.6%	1.0%	924 △23.6%	0.8%	549 △40.6%	0.5%
業務代行収益 Processing service fees (前期比/YOY)	6,142 —	5.3%	13,004 111.7%	11.1%	6,611 △49.2%	5.8%	7,091 7.3%	6.1%
償却債権回収収益 Income from bad debt recovery (前期比/YOY)	498 △8.7%	0.4%	117 △76.5%	0.1%	149 27.4%	0.1%	141 △5.4%	0.1%
その他収益 Other revenues (前期比/YOY)	2,500 24.3%	2.1%	3,705 48.2%	3.2%	7,001 88.9%	6.2%	11,574 65.3%	9.9%
金融収益 Financial income (前期比/YOY)	34 △39.4%	0.0%	89 161.0%	0.1%	27 △68.9%	0.0%	26 △7.0%	0.0%
営業収益合計 Total operating revenues (前期比/YOY)	117,216 △3.5%	100.0%	117,354 0.1%	100.0%	113,739 △3.1%	100.0%	116,891 2.8%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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	¥182,591	△35,380	¥230,874	48,283	¥309,889	79,015	¥355,228	45,338
(前期比/YOY)	△16.2%		26.4%		34.2%		14.6%	
包括信用購入あっせん Credit card purchase contracts (前期比/YOY)	182,506	△35,377	230,801	48,294	309,831	79,029	355,193	45,362
(前期比/YOY)	△16.2%		26.5%		34.2%		14.6%	
内リボ・分割払い残高 Revolving payment credit card purchase (前期比/YOY)	69,539	△11,865	49,349	△20,190	64,966	15,617	77,720	12,754
(前期比/YOY)	△14.6%		△29.0%		31.6%		19.6%	
個別信用購入あっせん Hire purchase contracts (前期比/YOY)	84	△2	72	△11	58	△14	34	△23
(前期比/YOY)	△3.2%		△13.6%		△19.8%		△40.2%	
営業貸付金計 Total operating loans	375,312	△7,385	314,102	△61,210	184,229	△129,872	110,394	△73,834
(前期比/YOY)	△1.9%		△16.3%		△41.3%		△40.1%	
カードキャッシング Cash advances (前期比/YOY)	370,683	4,636	306,637	△64,046	177,206	△129,430	104,489	△72,716
(前期比/YOY)	1.3%		△17.3%		△42.2%		△41.0%	
その他融資 Other loans (前期比/YOY)	4,629	△12,022	7,465	2,835	7,022	△442	5,905	△1,117
(前期比/YOY)	△72.2%		61.3%		△5.9%		△15.9%	
営業債権合計 Total finance receivables (前期比/YOY)	557,903	△42,765	544,976	△12,926	494,119	△50,857	465,623	△28,495
(前期比/YOY)	△7.1%		△2.3%		△9.3%		△5.8%	

(債権流動化残高)(Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2009/2	2010/2	2011/2	2012/2
	実績 Results	実績 Results	実績 Results	実績 Results
割賦売掛金計 Total accounts receivable-installment	¥146,553	¥139,756	¥116,409	¥122,124
一回払い Single-payment credit	113,636	72,727	47,727	47,126
リボ払い Revolving payment credit	(※1) 32,916	(※2) 67,029	(※4) 68,682	(※6) 74,997
営業貸付金計 Total operating loans	8,713	47,839	134,370	154,312
リボ払い Revolving payment credit	—	(※3) 43,934	(※5) 132,747	(※7) 153,677
その他融資 Other loans	8,713	3,905	1,623	634
債権流動化実施額合計 Total securitized receivables	155,266	187,596	250,780	276,436

※ 同数値に含まれる信託受益権は、(※1)12,916百万円、(※2)22,029百万円、(※3)13,934百万円、(※4)23,682百万円、(※5)56,112百万円、(※6)29,997百万円、(※7)60,038百万円であります。

The trust beneficiary rights included in the figure are (※1)12,916 Million Yen (※2)22,029 Million Yen (※3)13,934 Million Yen (※4)23,682 Million Yen (※5)56,112 Million Yen (※6)29,997 Million Yen (※7)60,038 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)

	2009/2		2010/2		2011/2		2012/2	
	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 (前期比/YOY)	(※1) ¥329,144	35,086	(※2) ¥370,630	41,486	(※4) ¥426,299	55,668	(※6) ¥477,353	51,053
(前期比/YOY)	11.9%		12.6%		15.0%		12.0%	
営業貸付金計 Total operating loans (前期比/YOY)	384,025	△13,628	(※3) 361,942	△22,083	(※5) 318,599	△43,342	(※7) 264,707	△53,892
(前期比/YOY)	△3.4%		△5.8%		△12.0%		△16.9%	
営業債権合計 Total finance receivables and including securitized receivables (前期比/YOY)	713,169	21,457	732,573	19,403	744,899	12,326	742,060	△2,838
(前期比/YOY)	3.1%		2.7%		1.7%		△0.4%	

※ 同数値に含まれる信託受益権は、(※1)12,916百万円、(※2)22,029百万円、(※3)13,934百万円、(※4)23,682百万円、(※5)56,112百万円、(※6)29,997百万円、(※7)60,038百万円であります。

The trust beneficiary rights included in the figure are (※1)12,916 Million Yen (※2)22,029 Million Yen (※3)13,934 Million Yen (※4)23,682 Million Yen (※5)56,112 Million Yen (※6)29,997 Million Yen (※7)60,038 Million Yen.

営業費用 Operating Expenses

(単位:百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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	¥96,328	100.0%	¥101,265	100.0%	¥95,793	100.0%	¥96,333	100.0%
(前期比/YOY)	0.4%		5.1%		△5.4%		0.6%	
広告宣伝費 Advertising and promotion	13,325	13.8%	12,948	12.8%	15,315	16.0%	17,354	18.0%
(前期比/YOY)	6.4%		△2.8%		18.3%		13.3%	
貸倒関連費 Bad debt allowance	18,164	18.9%	21,962	21.7%	20,715	21.6%	13,012	13.5%
(前期比/YOY)	△32.2%		20.9%		△5.7%		△37.2%	
人件費 Salaries and fringe benefits	13,209	13.6%	13,666	13.5%	15,442	16.1%	16,661	17.3%
(前期比/YOY)	1.5%		3.5%		13.0%		7.9%	
管理費 Administrative expenses	43,028	44.7%	43,556	43.0%	33,328	34.8%	37,384	38.8%
(前期比/YOY)	25.2%		1.2%		△23.5%		12.2%	
設備費 Equipment expenses	7,084	7.4%	8,123	8.0%	9,972	10.4%	10,557	11.0%
(前期比/YOY)	△9.9%		14.7%		22.8%		5.9%	
一般費 General expenses	1,517	1.6%	1,008	1.0%	1,019	1.1%	1,362	1.4%
(前期比/YOY)	9.4%		△33.6%		1.2%		33.6%	
金融費用 Financial expenses	6,807	—	6,949	—	7,868	—	7,223	—
(前期比/YOY)	15.6%		2.1%		13.2%		△8.2%	
支払利息 Interest paid	6,339	—	6,144	—	6,351	—	6,031	—
(前期比/YOY)	8.8%		△3.1%		3.4%		△5.0%	
その他 Other	467	—	804	—	1,516	—	1,191	—
(前期比/YOY)	606.7%		72.2%		88.4%		△21.4%	
営業費用合計 Total operating expenses	103,135	—	108,214	—	103,661	—	103,556	—
(前期比/YOY)	1.3%		4.9%		△4.2%		△0.1%	
期中平均調達コスト Average funding cost	1.33%	—	1.48%	—	1.62%	—	1.62%	—

有利子負債内訳 Interest-Bearing Debt

(単位:百万円/Millions of Yen)

	2009/2		2010/2		2011/2		2012/2	
	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 (前期比/YOY)	¥500 △76.7%	△1,650	¥2,750 450.0%	2,250	¥800 △70.9%	△1,950	¥750 △6.3%	△50
社債 Corporate bonds (前期比/YOY)	105,000 △12.5%	△15,000	90,000 △14.3%	△15,000	80,000 △11.1%	△10,000	90,000 12.5%	10,000
(内1年以内償還予定) (Current portion of bonds and notes) (前期比/YOY)	(15,000) —	—	(10,000) △33.3%	(△5,000)	(10,000) —	—	(50,000) 400.0%	(40,000)
長期借入金 Long-term debt (前期比/YOY)	288,900 1.4%	4,100	277,100 △4.1%	△11,800	249,700 △9.9%	△27,400	236,500 △5.3%	△13,200
(内1年以内返済予定) (Current portion of long-term debt) (前期比/YOY)	(47,600) △10.5%	(△5,600)	(62,000) 30.3%	14,400	(97,400) 57.1%	35,400	(43,600) △55.2%	△53,800
債権流動化借入金 Securitization borrowings (前期比/YOY)	— —	—	— —	—	30,000 —	30,000	— —	—
有利子負債計 Total interest-bearing debt (前期比/YOY)	394,400 △3.1%	△12,550	369,850 △6.2%	△24,550	360,500 △2.5%	△9,350	327,250 △9.2%	△33,250

債権流動化 ABS & ABCP & ABL (前期比/YOY)	128,713 71.8%	53,813	142,905 11.0%	14,192	165,761 16.0%	22,856	180,274 8.8%	14,512
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1年以上長期借入比率 Long-term debt/Total borrowings (※)	67.7%	78.0%	73.6%	70.3%
直接調達比率 Direct financing ratio (※)	44.7%	45.4%	52.4%	53.3%

※ 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.

格付 Ratings from 日本格付研究所 Japan Credit Rating Agency, A+
格付投資情報センター Rating and Investment A

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

(単位:百万円/Millions of Yen)

	2009/2	2010/2	2011/2	2012/2
	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)	¥42,673 27.1%	¥45,676 7.0%	¥47,774 4.6%	¥46,819 △2.0%
②貸倒関連費 Bad debt allowance (前期比/YOY)	18,164 △32.2%	21,962 20.9%	20,715 △5.7%	13,012 △37.2%
③貸倒償却総額 Written-off amount (前期比/YOY)	21,724 13.6%	21,917 0.9%	21,670 △1.1%	30,096 38.9%
期末貸倒引当金 Ending balance ①+②-③ (前期比/YOY)	(※1) 45,676 7.0%	(※2) 47,774 4.6%	46,819 △2.0%	(※3) 32,734 △30.1%

※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。

6,564 million yen of balance brought forward from extraordinary losses is included in ending balance.

※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。

2,052 million yen of provision of possible credit losses from extraordinary losses is included in ending balance.

※3 期末貸倒引当金には、特別損失に計上した貸倒引当金繰入額2,953百万円を含んでおります。

2,953 million yen of provision of possible credit losses from extraordinary losses is included in ending balance.

期末貸倒引当金/営業債権残高比 Ending balance/Total finance receivables	8.19%	8.77%	9.48%	7.03%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	6.40%	6.52%	6.29%	4.41%
期末償却総額/営業債権残高比 Written-off amount/Total finance receivables	3.89%	4.02%	4.39%	6.46%
流動化債権を含んだ場合 If including ABS & ABCP & ABL	3.05%	2.99%	2.91%	4.06%

カード会員の状況 Number of Cardholders

カード会員数の推移 Number of Cardholders

	2009/2		2010/2		2011/2		2012/2	
	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
総会員数 Number of card holders	2,494	208	2,653	159	2,807	154	2,976	169
連結有効会員数 Number of Credit card holders	2,092	144	2,217	124	2,324	107	2,439	115
国内有効会員数 (※1) Domestic	1,790	116	1,905	114	2,000	95	2,101	101
海外有効会員数 Overseas	302	28	312	10	324	12	338	14
ハウスカード会員数 (※2) Number of Local card holders	401	63	436	35	482	46	536	54

※1 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.

※2 中国のハウスカードについては、前期までは海外カード会員数に含んでおりましたが、今期からはハウスカード会員数に含んでおります。

なお、前期以前の数値については、遡及修正した結果を記載しております。

The computation of Number of Local cardholders is changed in FY2012 to include the number of China House Card which is previously classified under Number of Credit cardholders of Overseas. Number of Local cardholders of FY2009, 2010 and 2011 is adjusted to reflect the above changes.

稼働会員数の推移 Number of Domestic Cardholders

(単位: 万人/Ten thousand)

	2009/2		2010/2		2011/2		2012/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
稼働会員数 (※1) Active cardholders	1,023	91	1,115	92	1,193	78	1,268	75
年間稼働率(%) (※2) Card-use rate (%)	62.4%	—	63.6%	—	64.4%	—	65.1%	—

※1 稼働会員数とは国内カード会員数(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。

※2 年間稼働率=稼働会員数÷期首・期末平均国内カード会員数(家族カード除く)会員数×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	32.9%
女性 Female	67.1%

—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	5.7%	6.9%	5.1%
30—39	17.0%	16.0%	17.5%
40—49	25.5%	23.5%	26.5%
50—59	21.8%	20.9%	22.2%
60 and over	30.0%	32.7%	28.7%
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	連結財務諸表 計上額 Consolidated Statements of Income
営業収益 Operating income (前年同期比/YOY)	101,953 0.3%	17,000 Δ5.7%	52,490 3.1%	Δ1,590 —	169,853 0.4%
営業利益 Operating income (前年同期比/YOY)	16,451 31.0%	Δ114 —	11,081 22.0%	Δ3,137 —	24,280 17.2%

※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、各セグメントの前期比につきましては、前連結会計年度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 with segments adapted to ASBJ Statement No. 17 and No. 20.

2013年2月期の業績予測 Estimated Results for the Year Ending February 28, 2013

(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)	¥3,740,000 11.2%	¥3,400,000 10.8%
営業収益合計 Total operating revenues (前期比/YOY)	181,000 6.6%	122,200 4.5%
営業利益 Operating income (前期比/YOY)	28,500 17.4%	14,700 10.2%
経常利益 Ordinary income (前期比/YOY)	28,500 17.4%	16,400 8.2%
当期純利益 Net income (前期比/YOY)	12,500 39.1%	10,200 33.9%