

2013年 2月期 第1四半期決算補足資料

FACT BOOK 2013

For the Year Ended February, 2013

First Quarter Report

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(注) Remarks:

- 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.
- 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.
- 連結記載数値は、決算期ごとの為替レートで換算しておりますので、為替レート変動による影響がございます。
The consolidated figure may be affected by fluctuation of exchange rates since the figure is converted to Japanese Yen in every financial closing.



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連結決算報告 Consolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2011/5		2012/5		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
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	¥649,667 8.1%	84.0%	¥759,895 17.0%	84.1%	¥2,855,591 10.4%	84.9%
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	6,120 △51.7%	0.8%	8,458 38.2%	0.9%	26,619 △45.5%	0.8%
融資計 Total loan contracts (前年同期比/YOY)	83,397 △39.3%	10.8%	90,769 8.8%	10.1%	327,085 △19.4%	9.7%
カードキャッシング Cash advances (前年同期比/YOY)	55,440 △52.0%	7.2%	57,388 3.5%	6.4%	216,407 △32.1%	6.4%
その他融資 Other loans (前年同期比/YOY)	27,957 27.8%	3.6%	33,381 19.4%	3.7%	110,678 26.8%	3.3%
業務代行 Processing agency service (前年同期比/YOY)	27,884 21.9%	3.6%	35,864 28.6%	4.0%	127,602 20.5%	3.8%
その他 Other (前年同期比/YOY)	6,601 △42.0%	0.8%	8,523 29.1%	0.9%	26,909 △42.1%	0.8%
取扱高合計 Total trading volume (前年同期比/YOY)	773,670 △1.5%	100.0%	903,511 16.8%	100.0%	3,363,809 5.3%	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)	¥979,072 2.2%	¥1,145,198 17.0%	¥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)

	2011/5		2012/5		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
包括信用購入あっせん収益 Credit card purchase contracts (前年同期比/YOY)	¥16,354 10.7%	41.0%	¥18,830 15.1%	43.5%	¥70,366 10.2%	41.4%
個別信用購入あっせん収益 Hire purchase contracts (前年同期比/YOY)	2,064 9.8%	5.2%	1,863 △9.7%	4.3%	7,370 △17.2%	4.3%
融資収益計 Total loan contracts (前年同期比/YOY)	16,456 △12.6%	41.2%	16,336 △0.7%	37.7%	64,742 △9.5%	38.1%
カードキャッシング Cash advances (前年同期比/YOY)	12,434 △17.3%	31.1%	10,706 △13.9%	24.7%	47,840 △14.9%	28.2%
その他融資 Other loans (前年同期比/YOY)	4,022 6.2%	10.1%	5,630 40.0%	13.0%	16,902 10.2%	9.9%
業務代行収益 Processing agency service fees (前年同期比/YOY)	1,722 14.5%	4.3%	1,771 2.8%	4.1%	7,091 7.0%	4.2%
償却債権回収収益 Income from bad debt recovery (前年同期比/YOY)	658 △9.1%	1.6%	798 21.2%	1.8%	2,947 △0.3%	1.7%
その他収益 Other revenues (前年同期比/YOY)	2,671 1.9%	6.7%	3,702 38.6%	8.5%	17,271 13.4%	10.2%
金融収益 Financial revenue (前年同期比/YOY)	6 △68.6%	0.0%	17 166.2%	0.0%	62 9.4%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	39,936 △1.0%	100.0%	43,320 8.5%	100.0%	169,853 0.4%	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)

	2011/5	2012/5	2012/2
	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)	¥31,987 △1.5%	¥33,872 5.9%	¥131,423 △1.5%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2011/5		2012/5		2012/2	
	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)	¥411,620 20.6%	70,324	¥443,946 7.9%	32,326	¥427,634 11.3%	43,372
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	376,550 25.2%	75,711	410,960 9.1%	34,409	395,628 14.9%	51,287
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	35,069 △13.3%	△5,386	32,986 △5.9%	△2,082	32,005 △19.8%	△7,914
営業貸付金計 Total operating loans (前年同期比/YOY)	287,887 △33.0%	△141,787	258,074 △10.4%	△29,813	255,704 △12.9%	△37,722
カードキャッシング Cash advances (前年同期比/YOY)	205,597 △41.7%	△147,228	141,696 △31.1%	△63,900	143,550 △33.9%	△73,635
その他融資 Other loans (前年同期比/YOY)	82,290 7.1%	5,441	116,377 41.4%	34,087	112,154 47.1%	35,913
営業債権合計 Total finance receivables (前年同期比/YOY)	699,507 △9.3%	△71,462	702,021 0.4%	2,513	683,339 0.8%	5,650

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2011/5		2012/5		2012/2	
	実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥104,279		¥142,757		¥125,114	
包括信用購入あつせん Credit card purchase contracts	(※1) 104,279		(※6) 142,757		(※3) 125,114	
営業貸付金計 Total operating loans	139,539		224,470		232,844	
カードキャッシング Cash advances	(※2) 138,243		(※7) 152,926		(※4) 159,704	
その他融資 Other loans	1,295		(※8) 71,543		(※5) 73,140	
債権流動化残高合計 Total securitized receivables	243,818		367,227		357,959	

※ 同数値に含まれる信託受益権は、(※1)22,088百万円、(※2)60,669百万円、(※3)29,997百万円、(※4)60,038百万円、(※5)9,126百万円、(※6)31,301百万円、(※7)56,058百万円、(※8)9,126百万円であります。

The trust beneficiary rights included in the figure are (※1)22,088 million yen (※2)60,669 million yen (※3)29,997 million yen (※4)60,038 million yen

(※5)9,126million yen (※6)31,301million yen. (※7)56,058million yen (※8)9,126million 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)

	2011/5		2012/5		2012/2	
	実績 Results	増減 Change	実績 Results	増減 Change	実績 Results	増減 Change
割賦売掛金計 Total accounts receivable-installment (前年同期比/YOY)	(※1) ¥515,899 9.7%	45,463	(※5) ¥586,704 13.7%	70,805	(※3) ¥552,749 9.7%	48,747
営業貸付金計 Total operating loans (前年同期比/YOY)	(※2) 427,426 △11.1%	△53,116	(※6) 482,544 12.9%	55,117	(※4) 488,549 12.4%	53,813
営業債権合計 Finance receivables including securitized receivables (前年同期比/YOY)	943,326 △0.8%	△7,652	1,069,249 13.3%	125,923	1,041,298 10.9%	102,561

※ 同数値に含まれる信託受益権は、(※1)22,088百万円、(※2)60,669百万円、(※3)29,997百万円、(※4)69,164百万円、(※5)31,301百万円、(※6)65,184百万円であります。

The trust beneficiary rights included in the figure are (※1)22,088 million yen (※2)60,669 million yen (※3)29,997 million yen (※4)69,164 million yen

(※5)31,301million yen (※6)65,184million yen.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2011/5	2012/5	2012/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥759,168	¥773,383	¥733,474
(前年同期比/YOY)	△7.5%	1.9%	△2.3%
内、貸倒引当金	△55,168	△40,369	△42,346
Allowance for doubtful accounts (前年同期比/YOY)	3.7%	△26.8%	△19.1%
固定資産 Non-current assets	155,472	171,320	174,057
(前年同期比/YOY)	63.2%	10.2%	15.3%
繰延資産 Deferred assets	176	176	127
(前年同期比/YOY)	60.8%	△0.2%	57.9%
資産合計 Total assets	914,817	944,879	907,658
(前年同期比/YOY)	△0.1%	3.3%	0.7%
流動負債 Current liabilities	345,854	379,469	354,986
(前年同期比/YOY)	13.0%	9.7%	5.4%
固定負債 Long-term liabilities	392,869	398,646	370,820
(前年同期比/YOY)	△9.3%	1.5%	△3.6%
内、利息返還損失引当金	14,284	7,746	9,250
Provision for loss on interest repayment (前年同期比/YOY)	△32.4%	△45.8%	△42.2%
負債合計 Total liabilities	738,724	778,115	725,806
(前年同期比/YOY)	△0.1%	5.3%	0.6%
株主資本計 Total shareholders' equity	161,309	151,006	166,907
(前年同期比/YOY)	1.0%	△6.4%	1.2%
評価・換算差額等計 Total revaluation reserve	△6,474	△8,226	△8,091
(前年同期比/YOY)	35.9%	27.1%	40.8%
新株予約権 Subscription rights to shares	12	25	12
(前年同期比/YOY)	—	104.3%	—
少数株主持分 Minority interests	21,245	23,957	23,023
(前年同期比/YOY)	△3.2%	12.8%	9.8%
純資産合計 Total equity	176,093	166,763	181,852
(前年同期比/YOY)	△0.5%	△5.3%	0.9%
負債純資産合計 Total liabilities and equity	914,817	944,879	907,658
(前年同期比/YOY)	△0.1%	3.3%	0.7%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2011/5	2012/5	2012/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥39,936	¥43,320	¥169,853
(前年同期比/YOY)	△1.0%	8.5%	0.4%
販売費及び一般管理費 Selling, general and administrative expenses	31,987	33,872	131,423
(前年同期比/YOY)	△1.5%	5.9%	△1.5%
金融費用 Financial expenses	3,454	3,266	14,149
(前年同期比/YOY)	△8.1%	△5.5%	△6.1%
営業費用 Operating expenses	35,442	37,139	145,572
(前年同期比/YOY)	△2.2%	4.8%	△2.0%
営業利益 Operating income	4,493	6,181	24,280
(前年同期比/YOY)	8.9%	37.6%	17.2%
経常利益 Ordinary income	4,542	6,203	24,268
(前年同期比/YOY)	9.0%	36.6%	16.5%
税金等調整前四半期(当期)純利益	1,187	6,203	17,907
Income before income taxes and other (前年同期比/YOY)	△71.5%	422.2%	△14.5%
少数株主利益 Minority interest income	803	1,120	2,468
(前年同期比/YOY)	0.5%	39.4%	△33.3%
四半期(当期)純利益 Net income	252	3,020	8,988
(前年同期比/YOY)	△87.1%	1,096.5%	△5.8%

単独決算報告 Nonconsolidated Financial Summary

取扱高内訳 Trading Volume

(単位: 百万円/Millions of Yen)

	2011/5		2012/5		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
包括信用購入あつせん Credit card purchase contracts (前年同期比/YOY)	¥626,937 8.0%	89.6%	¥734,913 17.2%	89.7%	¥2,762,542 10.4%	90.0%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	6 △61.9%	0.0%	4 △36.2%	0.0%	23 △56.8%	0.0%
融資計 Total loan contracts (前年同期比/YOY)	40,403 △58.5%	5.8%	42,986 6.4%	5.2%	160,490 △37.1%	5.2%
カードキャッシング Cash advances (前年同期比/YOY)	40,105 △58.6%	5.8%	42,653 6.4%	5.2%	159,476 △37.0%	5.2%
その他融資 Other loans (前年同期比/YOY)	298 △50.5%	0.0%	333 11.6%	0.0%	1,014 △46.5%	0.0%
業務代行 Processing agency service (前年同期比/YOY)	27,884 21.9%	4.0%	35,864 28.6%	4.4%	127,602 20.5%	4.2%
その他 Other (前年同期比/YOY)	4,335 52.2%	0.6%	5,961 37.5%	0.7%	17,505 54.9%	0.6%
取扱高合計 Total trading volume (前年同期比/YOY)	699,567 △0.5%	100.0%	819,729 17.2%	100.0%	3,068,165 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)	¥904,969 3.3%	¥1,061,417 17.3%	¥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)

	2011/5		2012/5		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
包括信用購入あつせん計 Credit card purchase contracts (前年同期比/YOY)	¥13,986 9.3%	51.8%	¥16,265 16.3%	58.9%	¥60,873 11.3%	52.1%
加盟店収益 Affiliated merchants (前年同期比/YOY)	9,817 7.0%	36.3%	11,305 15.2%	40.9%	42,728 8.8%	36.6%
リボ・分割払収益 Revolving credit (前年同期比/YOY)	3,963 15.5%	14.7%	4,681 18.1%	17.0%	17,083 17.0%	14.6%
その他収益 Other (前年同期比/YOY)	205 10.4%	0.8%	278 35.7%	1.0%	1,060 28.0%	0.9%
個別信用購入あつせん Hire purchase contracts (前年同期比/YOY)	1 △34.0%	0.0%	0 △44.9%	0.0%	4 △40.5%	0.0%
融資収益計 Total loan contracts (前年同期比/YOY)	9,774 △19.4%	36.2%	7,989 △18.3%	28.9%	37,180 △17.9%	31.8%
カードキャッシング Cash advances (前年同期比/YOY)	9,611 △19.0%	35.6%	7,896 △17.8%	28.6%	36,631 △17.4%	31.3%
その他融資 Other loans (前年同期比/YOY)	163 △36.5%	0.6%	93 △43.0%	0.3%	549 △40.6%	0.5%
業務代行収益 Processing agency service fees (前年同期比/YOY)	1,722 14.7%	6.4%	1,771 2.8%	6.4%	7,091 7.3%	6.1%
償却債権回収益 Income from bad debt recovery (前年同期比/YOY)	31 △13.9%	0.1%	40 29.4%	0.1%	141 △5.4%	0.1%
その他の収益 Other revenues (前年同期比/YOY)	1,502 170.7%	5.6%	1,538 2.4%	5.6%	11,574 65.3%	9.9%
金融収益 Financial income (前年同期比/YOY)	4 △56.9%	0.0%	5 15.7%	0.0%	26 △7.0%	0.0%
営業収益合計 Total operating revenues (前年同期比/YOY)	27,023 0.0%	100.0%	27,612 2.2%	100.0%	116,891 2.8%	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)

	2011/5	2012/5	2012/2
	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)	¥23,247 △0.5%	¥23,610 1.6%	¥96,333 0.6%

営業債権内訳 Finance Receivables

(単位: 百万円/Millions of Yen)

	2011/5		2012/5		2012/2	
	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)	¥340,461 27.3%	72,989	¥370,388 8.8%	29,927	¥355,228 14.6%	45,338
包括信用購入あっせん Credit card purchase contracts (前年同期比/YOY)	340,408 27.3%	73,010	370,357 8.8%	29,949	355,193 14.6%	45,362
内リボ・分割払い残高 Revolving payment credit card purchase (前年同期比/YOY)	68,094 34.0%	17,272	81,648 19.9%	13,553	77,720 19.6%	12,754
個別信用購入あっせん Hire purchase contracts (前年同期比/YOY)	53 △28.9%	△21	31 △41.0%	△21	34 △40.2%	△23
営業貸付金計 Total operating loans (前年同期比/YOY)	171,745 △45.5%	△143,404	108,675 △36.7%	△63,069	110,394 △40.1%	△73,834
カードキャッシング Cash advances (前年同期比/YOY)	164,909 △46.4%	△142,653	102,858 △37.6%	△62,051	104,489 △41.0%	△72,716
その他融資 Other loans (前年同期比/YOY)	6,835 △9.9%	△750	5,816 △14.9%	△1,018	5,905 △15.9%	△1,117
営業債権合計 Total finance receivable (前年同期比/YOY)	512,206 △12.1%	△70,414	479,064 △6.5%	△33,142	465,623 △5.8%	△28,495

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

	2011/5		2012/5		2012/2	
	実績 Results		実績 Results		実績 Results	
割賦売掛金計 Total accounts receivable-installment	¥101,179		¥140,017		¥122,124	
一回払い Single-payment credit	34,090		66,666		47,126	
リボ払い Revolving payment credit	(※1) 67,088		(※5) 73,351		(※3) 74,997	
営業貸付金計 Total operating loans	133,237		147,825		154,312	
カードキャッシング Cash advances	(※2) 131,942		(※6) 147,342		(※4) 153,677	
その他融資 Othre loans	1,295		483		634	
債権流動化実施額合計 Total securitized receivables	234,416		287,843		276,436	

※ 同数値に含まれる信託受益権は、(※1)22,088百万円、(※2)60,669百万円、(※3)29,997百万円、(※4)60,038百万円、(※5)31,301百万円、(※6)56,058百万円であります。

The trust beneficiary rights included in the figure are (※1)22,088 million yen (※2)60,669 million yen (※3)29,997 million yen (※4)60,038 million yen (※5)31,301million yen (※6)56,058million 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)

	2011/5		2012/5		2012/2	
	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)	¥441,640 12.1%	47,810	¥510,406 15.6%	68,766	¥477,353 12.0%	51,053
営業貸付金計 Total operating loans (前年同期比/YOY)	304,982 △15.4%	△55,340	256,501 △15.9%	△48,481	264,707 △16.9%	△53,892
営業債権合計 Finance receivables including securitized receivables (前年同期比/YOY)	746,623 △1.0%	△7,529	766,908 2.7%	20,285	742,060 △0.4%	△2,838

※ 同数値に含まれる信託受益権は、(※1)22,088百万円、(※2)60,669百万円、(※3)29,997百万円、(※4)60,038百万円、(※5)31,301百万円、(※6)56,058百万円であります。

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単独貸借対照表 Nonconsolidated Balance Sheets

(単位: 百万円/Millions of Yen)

	2011/5	2012/5	2012/2
	実績 Results	実績 Results	実績 Results
流動資産 Current assets	¥551,986	¥524,958	¥493,625
(前年同期比/YOY)	△9.4%	△4.9%	△9.9%
内、貸倒引当金	△49,602	30,992	△32,734
Allowance for doubtful accounts (前年同期比/YOY)	2.6%	△37.5%	△30.1%
固定資産 Noncurrent assets	152,678	160,961	165,120
(前年同期比/YOY)	64.9%	5.4%	11.0%
繰延資産 Deferred assets	176	176	127
(前年同期比/YOY)	60.8%	△0.2%	57.9%
資産合計 Total assets	704,841	686,096	658,873
(前年同期比/YOY)	0.4%	△2.7%	△5.4%
流動負債 Current liabilities	288,350	298,313	272,669
(前年同期比/YOY)	22.7%	3.5%	△4.4%
固定負債 Long-term liabilities	282,914	266,246	247,208
(前年同期比/YOY)	△15.2%	△5.9%	△9.5%
内、利息返還損失引当金	14,284	7,746	9,250
Provision for loss on interest repayment (前年同期比/YOY)	△32.4%	△45.8%	△42.2%
負債合計 Total liabilities	571,264	564,560	519,878
(前年同期比/YOY)	0.5%	△1.2%	△6.9%
株主資本計 Total shareholder's equity	132,744	120,617	137,964
(前年同期比/YOY)	0.0%	△9.1%	0.4%
評価・換算差額等計 Total revaluation reserve	820	892	1,018
(前年同期比/YOY)	△2.3%	8.8%	△0.5%
新株予約権 Subscription rights to shares	12	25	12
(前年同期比/YOY)	—	104.3%	—
純資産合計 Total equity	133,577	121,535	138,994
(前年同期比/YOY)	0.0%	△9.0%	0.4%
負債純資産合計 Total liabilities and equity	704,841	686,096	658,873
(前年同期比/YOY)	0.4%	△2.7%	△5.4%

単独損益計算書 Nonconsolidated Statements of Income

(単位: 百万円/Millions of Yen)

	2011/5	2012/5	2012/2
	実績 Results	実績 Results	実績 Results
営業収益 Operating revenues	¥27,023	¥27,612	¥116,891
(前年同期比/YOY)	0.0%	2.2%	2.8%
販売費及び一般管理費 Selling, general and administrative expenses	23,247	23,610	96,333
(前年同期比/YOY)	△0.5%	1.6%	0.6%
金融費用 Financial expenses	1,741	1,378	7,223
(前年同期比/YOY)	△12.2%	△20.8%	△8.2%
営業費用 Operating expenses	24,988	24,988	103,556
(前年同期比/YOY)	△1.4%	0.0%	△0.1%
営業利益 Operating income	2,035	2,623	13,335
(前年同期比/YOY)	21.5%	28.9%	32.3%
経常利益 Ordinary income	2,101	2,687	15,150
(前年同期比/YOY)	14.4%	27.9%	18.6%
税金等調整前四半期(当期)純利益又は四半期純損失	△1,238	2,687	11,717
Income before income taxes and other (前年同期比/YOY)	—	—	△10.2%
四半期(当期)純利益又は四半期純損失 Net income(loss)	△739	1,574	7,617
(前年同期比/YOY)	—	—	△6.7%

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)

	2011/5		2012/5		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
有効会員数 Number of cardholders	2,843	36	3,023	47	2,976	169
連結カード会員数 Number of Credit cardholders	2,377	27	2,473	34	2,439	115
国内カード会員数 Domestic	2,024	24	2,130	29	2,101	101
海外カード会員数 Overseas	327	3	343	5	338	14
ハウスカード会員数 Number of Local cardholders	491	9	550	13	536	54

※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)

	2011/5		2012/5		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
稼働会員数 ※1 Active cardholders	1,209	16	1,294	26	1,268	75
年間稼働率(%) ※2 Card-use rate (%)	64.4%	—	65.6%	—	65.1%	—

※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÷(2011/5～2012/5)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 (2011/5 and 2012/5) × 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)

	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 revenues (前年同期比/YOY)	23,851 1.4%	5,391 36.4%	14,379 12.7%	△302 —	43,320 8.5%
営業利益 Operating income (前年同期比/YOY)	3,510 18.0%	424 —	3,067 24.3%	△819 —	6,181 37.6%