

2018年2月期 決算補足資料

For the Year Ended February 28,2018

2018年4月6日

April 6, 2018



株式会社UCS

UCS CO.,LTD.

(8787 JASDAQ)

1. 決算報告 Financial Summary

(1) 経営成績 Operating Results

(単位:百万円/Millions of yen)

	2017/02	2018/02	前期比増減 Increase/Decrease from 2017/02
営業収益 Operating revenue (前期比増減率/YOY)	19,997 2.5%	20,103 0.5%	106
経常利益 Ordinary income (前期比増減率/YOY)	304 △92.1%	3,835 -	3,531
当期純利益 Net income (前期比増減率/YOY)	19 △99.2%	2,599 -	2,580

(単位:円/yen)

1株あたり四半期純利益 EPS	1.03	138.24	137.20
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(2) 財政状態 Financial Condition

(単位:百万円/Millions of yen)

	2017/02	2018/02	前期末比増減 Increase/Decrease from 2017/02
総資産額 Total assets	150,442	148,843	△1,598
純資産額 Total net assets	24,216	26,346	2,129
自己資本比率 Net worth ratio	16.1%	17.7%	1.6%

(3) 取扱高内訳 Trading Volume

(単位: 百万円/Millions of yen)

	2017/02	2018/02	前期比増減率 YOY	構成比 % of Total
包括信用購入あっせん Credit card purchase contracts	667,352	688,325	3.1%	77.0%
融資 Loan contracts	11,599	11,063	△4.6%	1.2%
電子マネー E-Money	191,572	195,092	1.8%	21.8%
合計 Total trading volume	870,524	894,481	2.8%	100.0%

(4) 営業収益内訳 Operating Revenues

(単位: 百万円/Millions of yen)

	2017/02	2018/02	前期比増減率 YOY	構成比 % of Total
包括信用購入あっせん Credit card purchase contracts	13,236	13,539	2.3%	67.3%
融資 Loan contracts	1,867	1,718	△7.9%	8.6%
保険 Insurance agent profit	1,721	1,528	△11.2%	7.6%
電子マネー E-Money	2,150	2,228	3.6%	11.1%
その他 Others	1,021	1,088	6.5%	5.4%
合計 Total operating revenues	19,997	20,103	0.5%	100.0%

(5) 営業費用内訳 Operating Expenses

(単位: 百万円/Millions of yen)

	2017/02	2018/02	前期比増減率 YOY
販売費及び一般管理費 Selling, general and administrative expenses	19,560	16,149	△17.4%
広告・販売促進費 Advertising and promotion expenses	5,138	5,644	9.8%
貸倒引当金繰入額 Provision of allowance for doubtful accounts	389	505	29.5%
利息返還損失引当金繰入額 Provision for loss on interest repayment	4,129	0	—
人件費 Personal expenses	1,945	1,938	△0.4%
支払手数料 Commission fee	1,571	1,627	3.5%
通信交通費 Correspondence and transportation expenses	1,325	1,335	0.7%
事務委託費 Operations consignment expenses	2,800	2,800	△0.0%
租税公課 Taxes and dues	440	476	8.2%
減価償却 Depreciation	709	596	△15.9%
その他 Others	1,109	1,226	10.5%
金融費用 Interest expense and Other finance charges	135	121	△10.1%
営業費用合計 Total	19,695	16,271	△17.4%

(6) 営業債権内訳 Finance Receivables

(単位: 百万円/Millions of yen)

	2017/02	2018/02	前期末比増減率 YOY
割賦売掛金 Installment accounts receivables	105,734	106,914	1.1%
割賦売掛金(債権流動化含む) Including securitized receivables	107,019	106,914	△0.1%
営業貸付金 Operating loans	10,254	9,485	△7.5%

→ (割賦売掛金の内、リボ分割残高)

(単位: 百万円/Millions of yen)

	2017/02	2018/02	前期末比増減率 YOY
リボ・分割残高 Revolving credit	23,293	23,453	0.7%

→ (営業貸付金の内、融資残高)

(単位: 百万円/Millions of yen)

	2017/02	2018/02	前期末比増減率 YOY
融資残高 Loan contracts	10,051	9,346	△7.0%

(7) カード会員数 Number of Cardholders

(単位: 千人/Thousand)

	2017/02	2018/02	前期比増減 Increase/Decrease from 2017/02
クレジットカード Credit Card	3,029	3,017	△11
ユニコカード Prepaid card	1,841	2,037	195
会員数合計 Total	4,870	5,054	183