2013年3月期　第3四半期

決算資料

Reference Materials for the third quarter ended December 31, 2012

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CREDIT SAISON CO., LTD.

第3四半期の業績概況

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FY2012 Q3 Results (2012.4-12)

CREDIT SAISON CO.,Ltd

◆ Business Highlights

Oct. ・Formed alliance with RYUKYU KOWA Co., which undertakes sales of medical equipments
～ Issued Saison American Express® Cards to medical concerned persons

Nov. ・ Net members exeeded 8 million !

Dec. ・Regional vitalizasion promotion implimented in Sapporo and Fukuoka area
～ Colaborated with each retailers for the purpose of promoting card usage utilization
・Formed alliance with travel web site "Gakutabi" operated by JTB
～ Strengthened promotion of "NeoMoney", prepaid card with overseas usage
・Won the Poter Prize 2012
～ Evaluated as succeeded Japanese companies with unique and competitive strategy

Jan. ・Started new asset formed loan (for purchasing investment properties)
・YM Saison card：Started issuing Saison American Express Cards

◆ Business Results （ 2012.4 ～ 12 ）

( )YoY Change

		Consolidated	Non-consolidated
Operating Revenues	'11/12	¥191.5bil.(87%)	¥158.7bil.(87%)
	'12/12	¥183.9bil.(96%)	¥153.7bil.(97%)
Ordinary Income	'11/12	¥38.9bil.(126%)	¥31.5bil.(141%)
	'12/12	¥41.0bil.(106%)	¥31.9bil.(101%)
Net Income	'11/12	¥21.4bil.(113%)	¥16.8bil.(135%)
	'12/12	¥26.1bil.(122%)	¥19.4bil.(115%)

◆ Consolidated Results

Consolidated Results

(Units:Billion yen; times)

	2012/12	2013/3(estimate)
Oridinary Income	41.0（YOY 106%）	51.0
Net Income	26.1（YOY 122%）	30.5
Ratio of consolidated to non-consolidated net income(times)	1.34	1.30
Shareholders' equity ratio	17.3%	—

Oridinary income: Consolidated / Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Oridinary Income	41.0	31.9	9.1

Contribution to Consolidated Results

Main consolidated subsidiaries	Contribution to Ordinary income	Main equity-method affiliates	Contribution to Ordinary income
Atrium Group （Liquidation of real estate） （Servicing business）	¥1.22bil.	**Idemitsu Credit Co., Ltd.** （Credit card business）	¥1.20bil.
Saison Fundex Group （Loans） （General Construction）	¥1.02bil.	**Seven CS Card Service Co., Ltd.** （Credit card business）	¥0.91bil.
Concerto Co.,Ltd. （Amusement business） （Membership club management） （Real estate rental business）	¥2.64bil.	**Takashimaya Credit Co., Ltd.** （Credit card business）	¥0.55bil.
Qubitous Co.,Ltd. （Credit card processing service）	¥1.13bil.	**Saison Information Systems Co., Ltd.** （Information processing）	¥0.42bil.

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices（Non-Consolidated）

（ ）YOY.〈 〉From the end of previous fiscal year

	2012/12	2013/3 (estimate)
New card aplications	2,520,000（135%）	3,000,000（115%）
New card issued	1,880,000（131%）	2,200,000（112%）
Total cardmembers	24,790,000 〈+40,000〉	25,200,000 〈+450,000〉
Active cardmembers	13,450,000 〈+460,000〉	13,400,000 〈+410,000〉
Transaction volume	2,853.6 bil.（103%）	3,800.0 bil.（103%）
Card Shopping	2,657.6 bil.（104%）	3,539.0 bil.（104%）
Cash Advances	195.9 bil.（96%）	261.0 bil.（98%）
Shopping revolving balance	262.8 bil.（99%）	270.0 bil.（103%）
Cash advances balance	245.5 bil.（81%）	244.0 bil.（86%）

◆ 取扱高の実績 ／ Volume of New Contracts

単位：百万円／(￥ Million)

	2011/12	前年比% YOY Change (%)	構成比% % of Total	2012/12	前年比% YOY Change (%)	構成比% % of Total	2012/3	前年比% YOY Change (%)	構成比% % of Total
	2011/4/1～12/31			2012/4/1～12/31			2011/4/1～2012/3/31		
カードショッピング Credit-card-related shopping services	2,556,101	84.6	56.2	2,657,647	104.0	56.5	3,402,494	86.1	56.1
カードキャッシング Cash advances	203,656	68.1	4.5	195,980	96.2	4.2	266,904	71.9	4.4
カード事業計 Credit card total	2,759,758	83.2	60.7	2,853,627	103.4	60.7	3,669,398	84.8	60.6
証書ローン Member's Loan	5,678	45.4	0.1	3,197	56.3	0.1	7,140	47.2	0.1
プロセシング・他社カード代行 Agency services	1,588,758	153.4	34.9	1,625,130	102.3	34.6	2,112,431	155.1	34.9
クレジットサービス関連 Credit services rerated	14,527	94.7	0.3	16,344	112.5	0.3	20,005	98.7	0.3
クレジットサービス事業計 Credit servises total	4,368,723	99.7	96.0	4,498,299	103.0	95.7	5,808,975	101.5	95.9
リース事業 Leases	70,011	99.0	1.5	78,123	111.6	1.7	96,852	104.5	1.6
信用保証 Guarantees	65,429	117.2	1.4	88,144	134.7	1.9	92,837	126.5	1.5
不動産担保ローン Mortgage loans	8,034	449.8	0.2	4,190	52.2	0.1	11,145	365.0	0.2
その他 Others	37,301	106.4	0.8	32,822	88.0	0.7	49,604	86.3	0.8
ファイナンス関連 Finance related	45,335	123.0	1.0	37,012	81.6	0.8	60,749	100.4	1.0
ファイナンス事業計 Finance business total	110,764	119.5	2.4	125,157	113.0	2.7	153,586	114.7	2.5
その他の事業 Other businesses	354	93.9	0.0	364	102.9	0.0	477	94.8	0.0
取扱高合計 Volume of new contracts	4,549,852	100.1	100.0	4,701,945	103.4	100.0	6,059,890	101.9	100.0

◆「プロセシング・他社カード代行」はプロセシング業務受託及び当社のATMでの他社カード利用分で、決算短信上の「業務代行」のこと。
Agency services are fees received for making insourcing processing services and cash advances at Credit Saison's ATM on behalf of other companies.

◆「クレジットサービス関連」は保険及び個別信用購入あっせんなどの取扱高を含む。
Credit service related business includes items such as volume contracts from insurance and shopping loan.

◆「その他の事業」は賃貸などの取扱高を含む。
Other business includes items such as volume contracts from rent.

◆ 営業資産残高の実績 ／ Operating Assets

単位：百万円／(￥ Million)

	2011/12	2012/12	前年比% YOY Change (%)	2012/3	対期末増減 Increase/Decrease from 2012/3	前期末比% Change form 2012/3 (%)
カードショッピング Credit-card-related shopping services	793,500	844,869	106.5	773,314	71,555	109.3
(内 リボルビング) (include revolving)	264,658	262,826	99.3	262,190	635	100.2
カードキャッシング Cash advances	302,495	245,590	81.2	284,206	△ 38,615	86.4
カード事業計 Credit card total	1,095,996	1,090,459	99.5	1,057,520	32,939	103.1
証書ローン Member's Loan	20,997	16,791	80.0	20,136	△ 3,345	83.4
プロセシング・他社カード代行 Agency services	85,046	84,797	99.7	80,616	4,181	105.2
クレジットサービス関連 Credit services rerated	2,047	1,186	57.9	1,712	△ 526	69.3
クレジットサービス事業計 Credit services total	1,204,088	1,193,234	99.1	1,159,986	33,248	102.9
リース事業 Leases	30,631	36,842	120.3	32,706	4,136	112.6
信用保証 Guarantees	828 (159,601)	941 (185,217)	113.7 (116.0)	860 (165,530)	81 19,686	109.5 (111.9)
不動産担保ローン Mortgage loans	9,822	11,079	112.8	10,373	706	106.8
その他 Others	14,134	14,063	99.5	18,588	△ 4,524	75.7
ファイナンス関連 Finance related	23,957	25,142	104.9	28,961	△ 3,818	86.8
ファイナンス事業計 Finance business total	24,786 (183,559)	26,084 (210,360)	105.2 (114.6)	29,821 (194,492)	△ 3,737 15,868	87.5 (108.2)
割賦売掛金残高計 Installment accounts recievable	1,259,506 (1,418,279)	1,256,162 (1,440,437)	99.7 (101.6)	1,222,514 (1,387,185)	33,647 53,252	102.8 (103.8)
リース投資資産 Leased investment assets	217,377	218,673	100.6	218,479	194	100.1

◆ 信用保証の(　)は保証残高(偶発債務)を含む。

The number of guarantees ( ) is accounted for under receivables include guarantee commitments (contingent liabilities).

■債権流動化分を含む場合の残高

ショッピング200億円(1回払い)

The number of installment accounts receivable ( ) includes securitized credit-card-related shopping ¥20bil. (monthly payment).

単位：百万円／(￥ Million)

	2011/12	2012/12	前年比% YOY Change (%)	2012/3	対期末増減 Increase/Decrease from 2012/3	前期末比% Change form 2012/3 (%)
カードショッピング Credit-card-related shopping services	844,500	864,869	102.4	793,314	71,555	109.0

◆ 営業収益の実績 ／ Operating Revenue

単位：百万円／(¥ Million)

	2011/12	前年比% YOY Change (%)	構成比% % of Total	2012/12	前年比% YOY Change (%)	構成比% % of Total	2012/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	73,709	86.5	46.4	75,470	102.4	49.1	98,172	87.4	46.7
カードキャッシング Cash advances	37,129	67.7	23.4	29,341	79.0	19.1	47,770	68.7	22.7
カード事業計 Credit card total	110,838	79.2	69.8	104,812	94.6	68.2	145,942	80.2	69.4
証書ローン Member's Loan	1,992	110.6	1.3	1,519	76.2	1.0	2,612	105.8	1.2
プロセシング・他社カード代行 Agency services	15,422	132.3	9.7	16,059	104.1	10.4	20,840	134.6	9.9
クレジットサービス関連 Credit services rerated	6,063	106.3	3.8	5,778	95.3	3.8	7,998	103.0	3.8
クレジットサービス事業計 Credit services total	134,318	84.4	84.6	128,169	95.4	83.4	177,393	85.4	84.4
リース Leases	11,046	101.4	7.0	10,878	98.5	7.1	14,669	101.5	7.0
信用保証 Guarantees	7,241	97.2	4.6	8,087	111.7	5.3	9,770	99.4	4.7
不動産担保ローン Mortgage loans	423	65.5	0.3	545	128.8	0.4	589	74.7	0.3
その他 Others	1,061	108.3	0.7	1,309	123.4	0.9	1,541	123.3	0.7
ファイナンス関連 Finance related	1,484	91.4	0.9	1,855	125.0	1.2	2,132	104.5	1.0
ファイナンス事業計 Finance business total	8,726	96.1	5.5	9,943	113.9	6.5	11,902	100.3	5.7
その他の事業 Other business	0	2.8	0.0	11	1,777.8	0.0	5	18.8	0.0
金融収益 Financial revenue	4,636	107.7	2.9	4,706	101.5	3.1	6,236	110.3	3.0
営業収益計 Total operating revenue	158,728	86.5	100.0	153,708	96.8	100.0	210,207	87.7	100.0

◆「プロセシング・他社カード代行」はプロセシング業務受託及び当社のCD機での他社カード利用分で、決算短信上の「業務代行収益」のこと。
Agency services are fees received for making insourcing processing services and cash advances at Credit Saison 's ATM on behalf of other companies.

◆「クレジットサービス関連」は保険及び個別信用購入あっせんなど収益を含む。
Credit service related business includes items such as revenues from insurance and shopping loan.

◆「その他の事業」は賃貸収入などを含む。
Other businesses includes items such as revenue from rent.

■カード･ｼｮｯﾋﾟﾝｸﾞ収益の内訳 / Breakdown of Operating revenue from shopping services.

	2011/12	前年比% YOY Change (%)	構成比% % of Total	2012/12	前年比% YOY Change (%)	構成比% % of Total	2012/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	44,315	84.6	60.1	45,661	103.0	60.5	58,879	85.9	60.0
リボ残高収益 Revenues from Revolving Credit	23,685	87.8	32.1	24,179	102.1	32.0	31,677	88.0	32.3
年会費 Annual membership Fees	5,709	97.4	7.7	5,629	98.6	7.5	7,615	97.2	7.8
合計 Total	73,709	86.5	100.0	75,470	102.4	100.0	98,172	87.4	100.0

◆ 販売費及び一般管理費の実績 / Selling, General and Administrative Expenses

単位：百万円／(¥ Million)

	2011/12	増減 Increase/Decrease	前年比% YOY Change (%)	2012/12	増減 Increase/Decrease	前年比% YOY Change (%)	2012/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	17,710	△ 3,218	84.6	17,628	△ 81	99.5	23,841	△ 3,134	88.4
貸倒引当金繰入額 Provision for losses on accounts receivable	15,746	△ 15,468	50.4	10,788	△ 4,957	68.5	18,090	△ 20,503	46.9
利息返還損失引当金繰入額 Provision for losses for interest repayment	3,023	△ 9,175	24.8	3,202	179	105.9	5,411	△ 12,059	31.0
債務保証損失引当金繰入額 Provision for losses on guarantees	2,401	△ 639	79.0	2,461	60	102.5	2,937	△ 719	80.3
役員報酬 Directors' and statutory auditors' compensation	286	2	100.9	288	1	100.5	391	10	102.8
従業員給料及び賞与 Employees' salaries and bonuses	11,494	△ 1,712	87.0	12,585	1,090	109.5	14,727	△ 1,903	88.6
賞与引当金繰入額 Provision for bonus payable	424	△ 27	94.0	413	△ 10	97.5	1,273	△ 19	98.5
退職給付費用 Retirement provisions	368	28	108.3	322	△ 46	87.4	476	21	104.7
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	59	20	154.3	75	15	126.9	153	64	173.1
福利厚生費 Health and welfare benefits	1,711	△ 164	91.2	1,852	140	108.2	2,327	△ 167	93.3
通信交通費 Communication and travel expenses	8,247	△ 666	92.5	8,574	326	104.0	11,062	△ 633	94.6
租税公課 Taxes	2,373	△ 257	90.2	2,355	△ 17	99.3	3,204	△ 295	91.6
賃借料 Rental fees	1,109	△ 300	78.7	1,049	△ 59	94.6	1,464	△ 371	79.8
支払手数料 Fees paid	42,304	△ 179	99.6	43,173	869	102.1	56,968	544	101.0
減価償却費 Depreciation expenses	5,173	△ 531	90.7	4,250	△ 923	82.2	6,776	△ 797	89.5
その他 Others	3,230	△ 633	83.6	3,299	69	102.1	4,398	△ 726	85.8
合計 Total	115,663	△ 32,922	77.8	112,320	△ 3,343	97.1	153,505	△ 40,689	79.0

◆ 貸倒償却の実額 ／ Credit Losses

単位：百万円／(¥ Million)

	2011/12	増減 Increase/Decrease	前年比% YOY Change (%)	2012/12	増減 Increase/Decrease	前年比% YOY Change (%)	2012/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	39,798	△ 8,446	82.5	26,170	△ 13,628	65.8	51,460	△ 12,616	80.3

◆ 金利感応度によるバランスシートの構造
／ Interest Rate Structure of Assets and Liabilities

単位：10億円／（￥ Billion）

2012／03			
変動金利資産 Variable-rate assets	441	変動金利負債 Variable-rate liabilities	394
準固定金利資産 Semi-fixed-rate assets	559	固定金利負債 Fixed-rate liabilities	950 (970)
固定金利資産 Fixed-rate assets	257	非金利負債 Non-interest-bearing liabilities	392
非金利資産 Non-interest-earning assets	801 (821)	資本 Shareholder's equity	322
資産合計 Total assets	2,059 (2,079)	負債・資本合計 Total liabilities and shareholder's equity	2,059 (2,079)

GAP額 GAP amount	△ 47 (△47)
GAP率 GAP rate	ー ー

単位：10億円／（￥ Billion）

2012/12			
変動金利資産 Variable-rate assets	443	変動金利負債 Variable-rate liabilities	465
準固定金利資産 Semi-fixed-rate assets	514	固定金利負債 Fixed-rate liabilities	939 (959)
固定金利資産 Fixed-rate assets	251	非金利負債 Non-interest-bearing liabilities	354
非金利資産 Non-interest-earning assets	887 (907)	資本 Shareholder's equity	337
資産合計 Total assets	2,096 (2,116)	負債・資本合計 Total liabilities and shareholder's equity	2,096 (2,116)

GAP額 GAP amount	22 22
GAP率 GAP rate	1.1% (1.0%)

◆ GAP率とは、GAP額を総資産額で除した百分率である。
The GAP ratio is GAP amount / Total assets.

◆（ ）は債権流動化分を含む数値。
Number of ( ) estimates are installment receivable securitization include in the credit-card-related shopping services.

◆ 連結業績予測／Performance Estimates（Consolidated）

単位：百万円／（￥ Million）

	営業収益 Operating Revenue				
	2012/3	前年比% YOY Change (%)	2013/3	前年比% YOY Change (%)	構成比% % of Total
クレジットサービス事業収益 Income from the credit services business	197,494	86.0	192,000	97.2	78.0
リース事業収益 Income from the leases business	14,645	101.4	14,600	99.7	5.9
ファイナンス事業利益 Income from the finance business	15,445	101.2	16,500	106.8	6.7
不動産関連事業利益 Income from the real estate related business	2,966	24.5	9,000	303.3	3.7
エンタテイメント事業利益 Income from the entertainment business	12,990	93.3	13,500	103.9	5.5
金融収益 Financial revenue	466	107.8	400	85.7	0.2
営業収益合計 Opereatiing revenue	244,009	85.4	246,000	100.8	100.0

	2012/3	前年比% YOY Change (%)	2013/3	前年比% YOY Change (%)
営業費用 Operating expenses	212,143	82.1	204,000	96.2
営業利益 Operating income	31,865	116.4	42,000	131.8
経常利益 Ordinary income	38,590	114.3	51,000	132.2
当期純利益 Net income	9,453	73.7	30,500	322.6

◆ 単体業績予測 ／ Performance Estimates （Non-Consolidated）

単位：百万円／（￥ Million）

	取扱高 Volume of New Contracts			営業収益 Operating Revenue		
	2013/3	前年比% YOY Change (%)	構成比% % of Total	2013/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	3,539,000	104.0	56.4	101,000	102.9	49.0
カードキャッシング Cash advances	261,000	97.8	4.2	38,000	79.5	18.4
カード事業計 Credit card total	3,800,000	103.6	60.5	139,000	95.2	67.5
証書ローン Member's Loan	4,000	56.0	0.1	2,000	76.6	1.0
プロセシング・他社カード代行 Agency services	2,162,000	102.3	34.4	21,500	103.2	10.4
クレジットサービス関連 Credit services related business	22,000	110.0	0.4	8,700	108.8	4.2
クレジットサービス事業計 Credit servises total	5,988,000	103.1	95.4	171,200	96.5	83.1
リース 事業 Leases	106,500	110.0	1.7	15,000	102.3	7.3
信用保証 Guarantees	119,000	128.2	1.9	10,800	110.5	5.2
不動産担保ローン Mortgage loans	13,000	116.6	0.2	1,100	186.8	0.5
その他 Others	53,000	106.8	0.8	1,600	103.8	0.8
ファイナンス関連 Finance related business	66,000	108.6	1.1	2,700	126.6	1.3
ファイナンス事業計 Finance business total	185,000	120.5	2.9	13,500	113.4	6.6
その他の事業 Other businesses	500	104.8	0.0	20	400.0	0.0
金融収益 Financial revenue				6,280	100.7	3.0
合計 Total	6,280,000	103.6	100.0	206,000	98.0	100.0

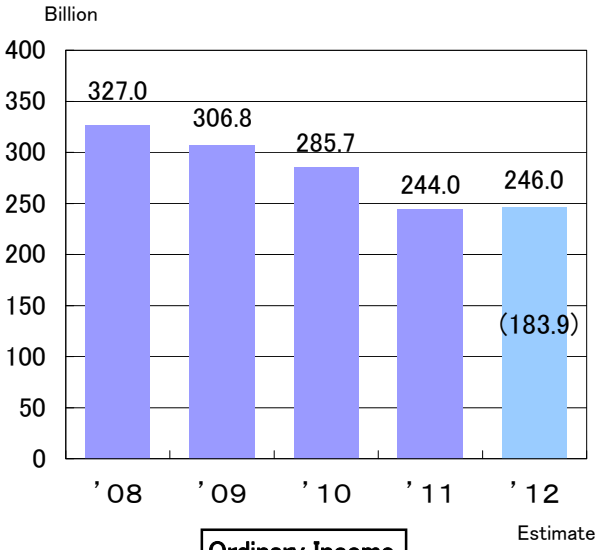
	2012/3	前年比% YOY Change (%)	2013/3	前年比% YOY Change (%)
販管費 SG&A expenses	153,505	79.0	150,000	97.7
金融費用 Financial expenses	18,809	94.2	17,500	93.0
計 Total	172,314	80.5	167,500	97.2
営業利益 Operating income	37,893	148.7	38,500	101.6
経常利益 Ordinary income	41,001	142.8	41,500	101.2
当期純利益 Net income	5,613	73.9	23,500	418.6

◆ Operating Results

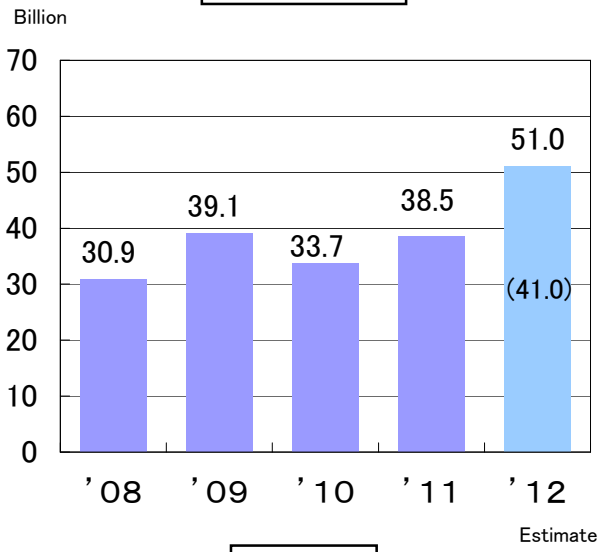
( ) 3Q results

Consolidated

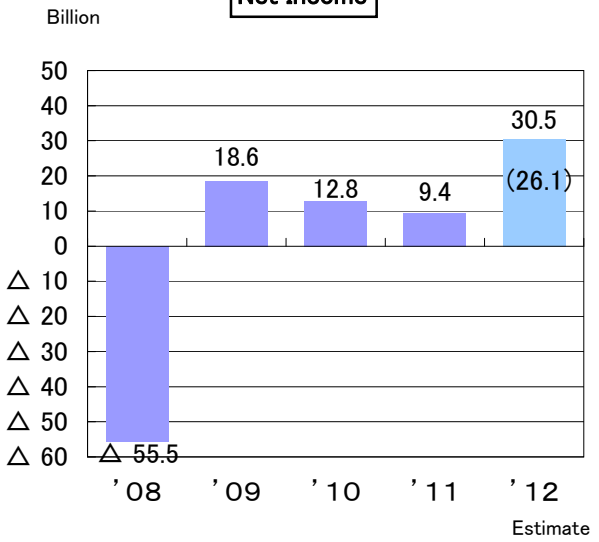
Operating Revenue



Ordinary Income

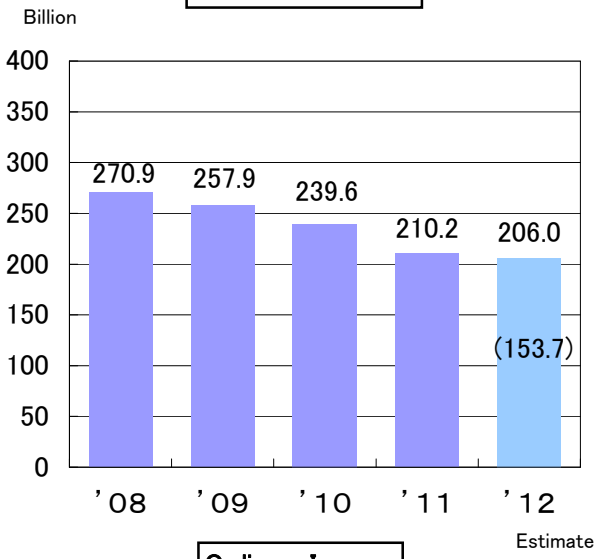


Net Income

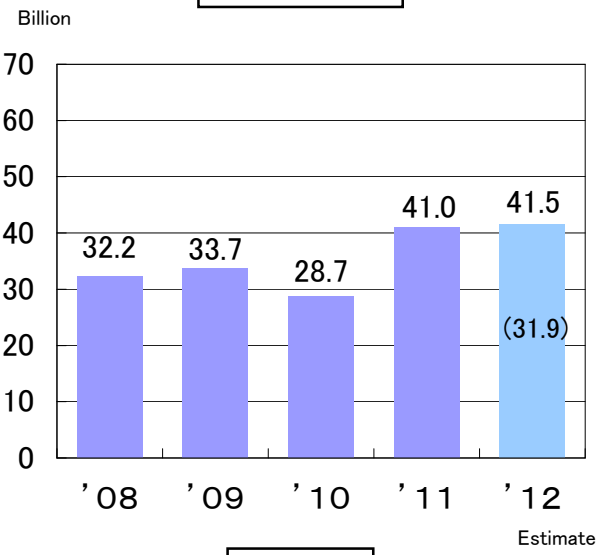


Non-consolidated

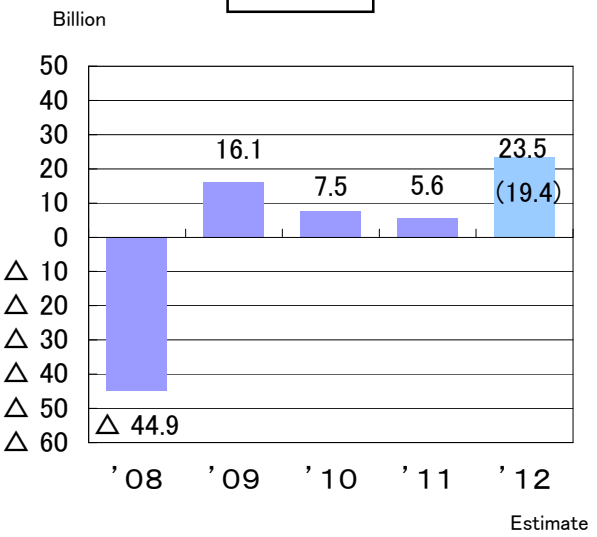
Operating Revenue



Ordinary Income

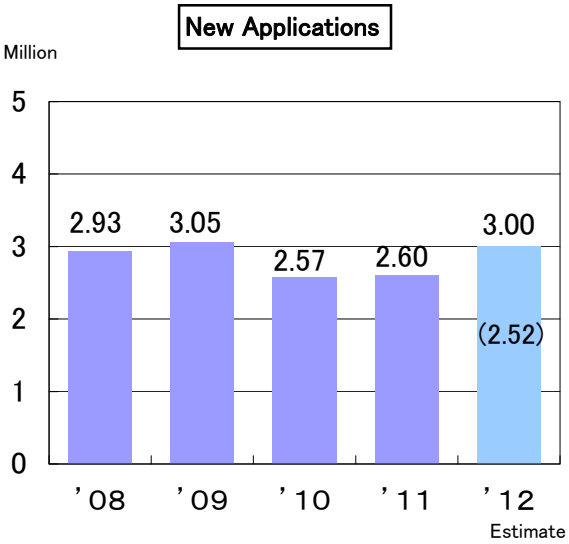


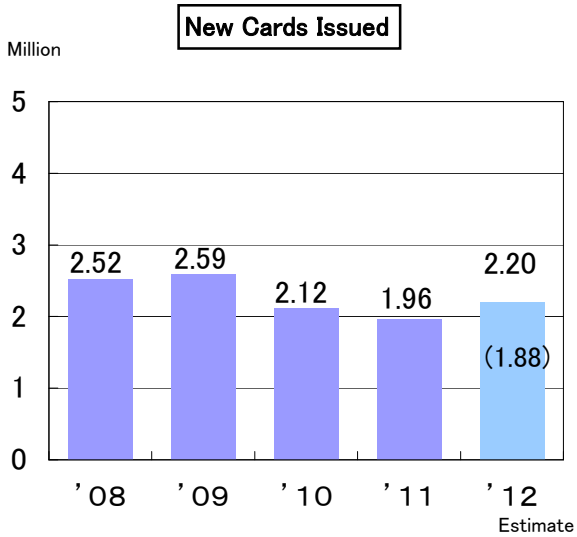
Net Income

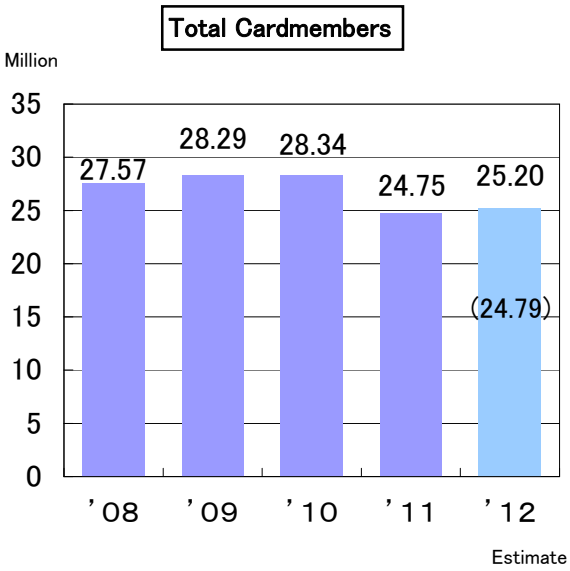


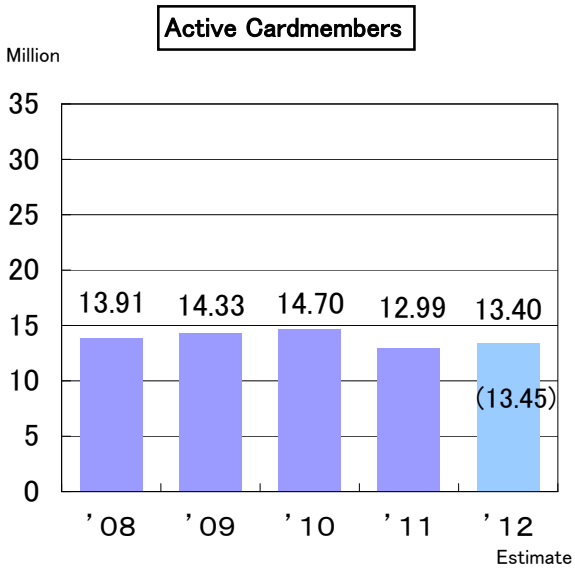
◆ Main Indices (Non-consolidated)

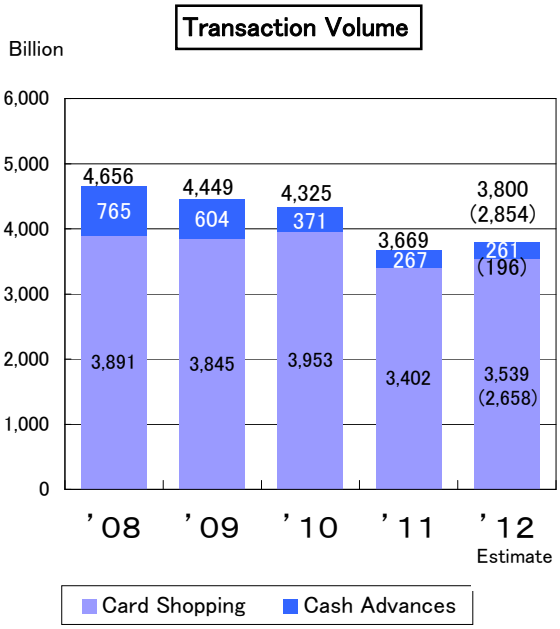
( ) 3Q results

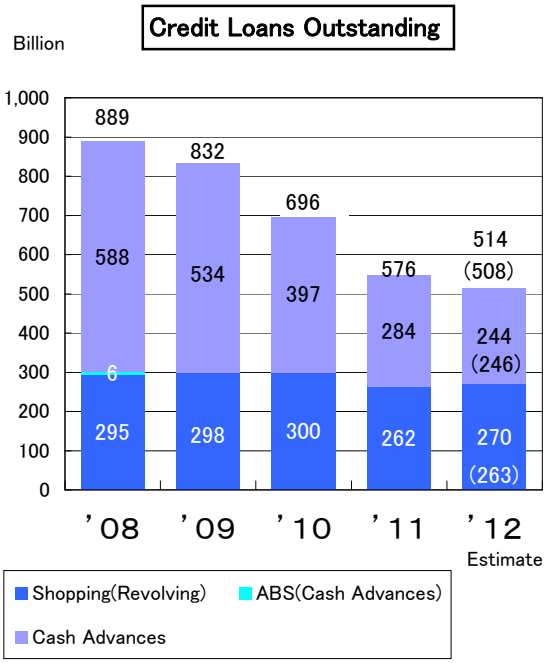








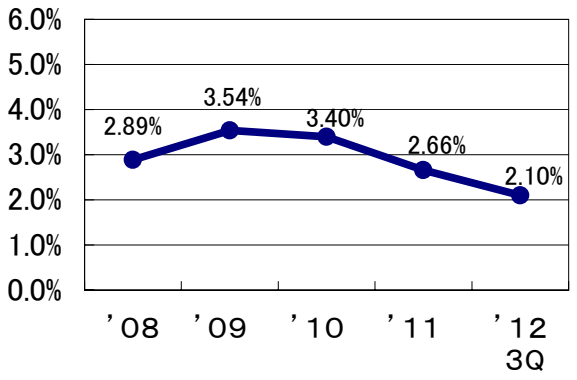




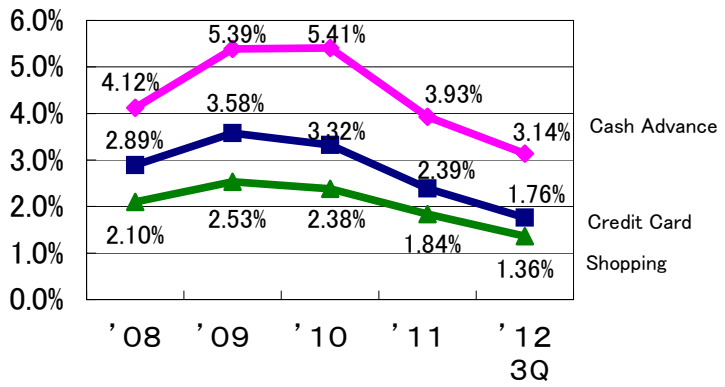
◆ Credit Riskn Trends

( ) 3Q results

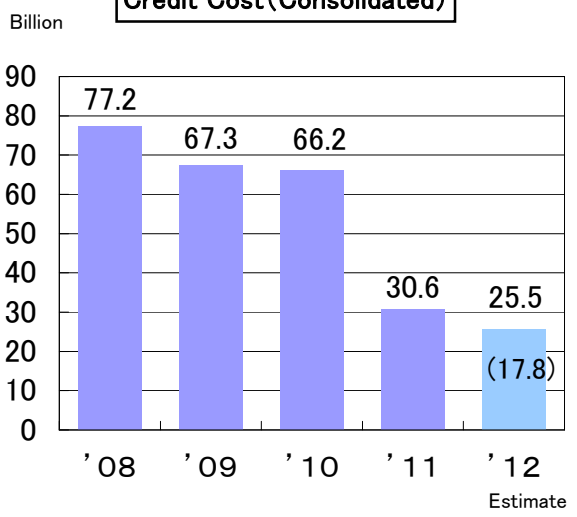
Deliquency of over 90 days (Consolidated)



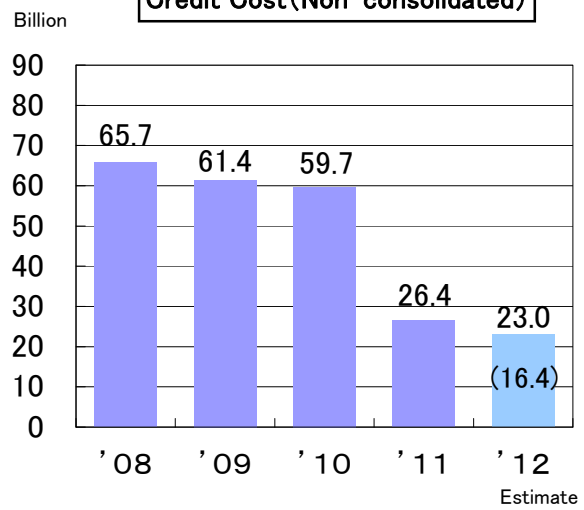
Deliquency of over 90 days (Non-consolidated)



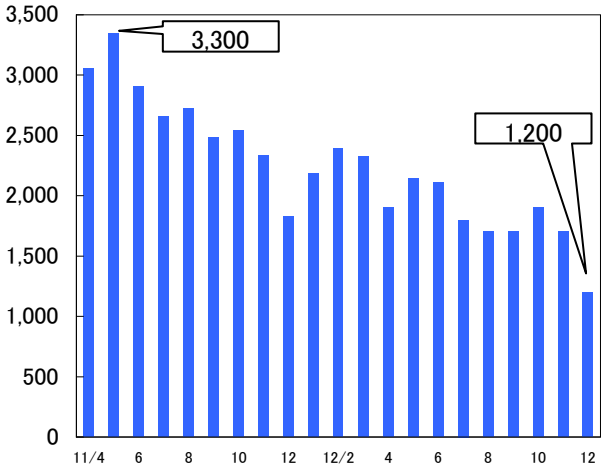
Credit Cost (Consolidated)



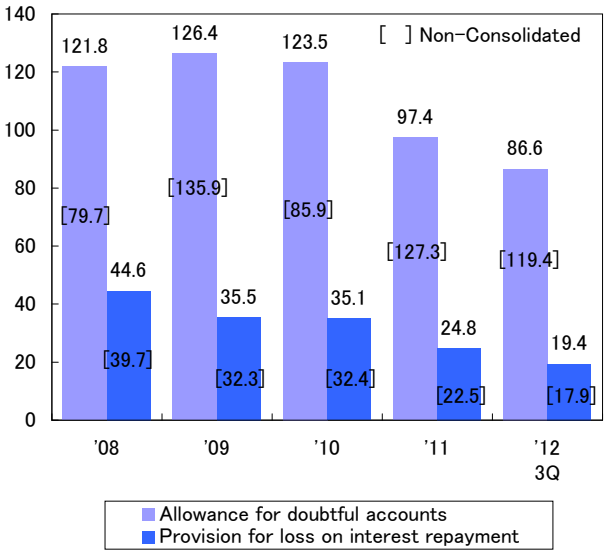
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



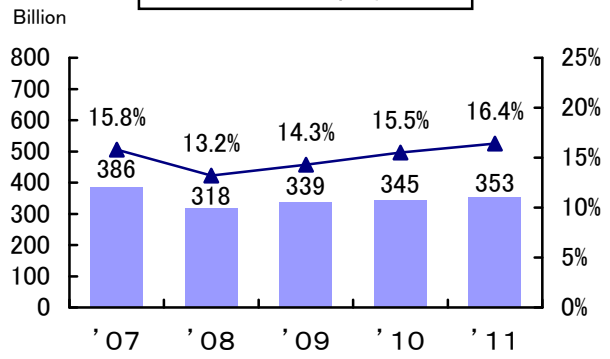
Allowance for doubtful accounts
Provision for loss on interest repayment



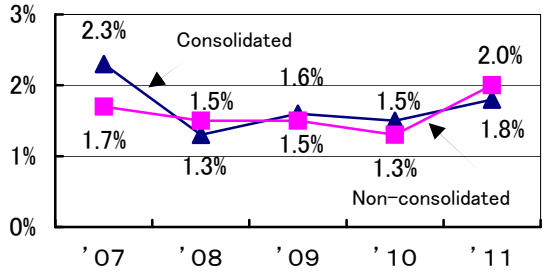
◆ Financial Indices

Consolidated

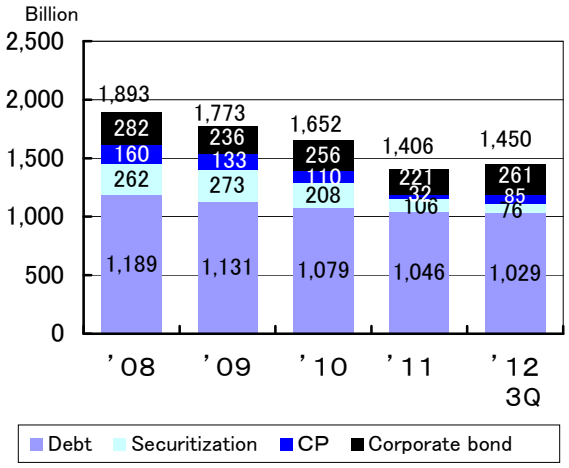
Shareholders' Equity Ratio



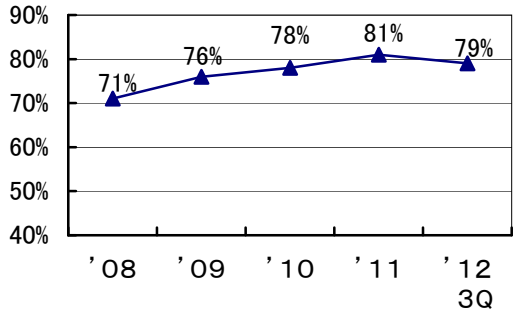
R O A(Ordinary Income Basis)



Funding Structure

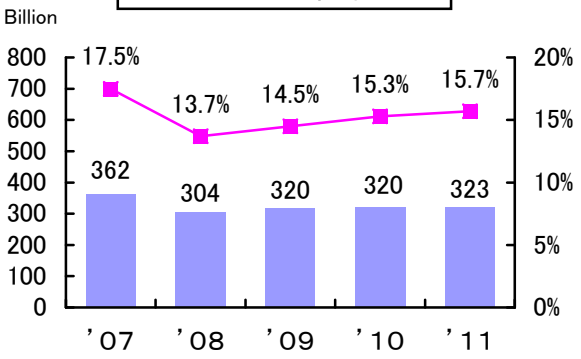


Long-term Ratio

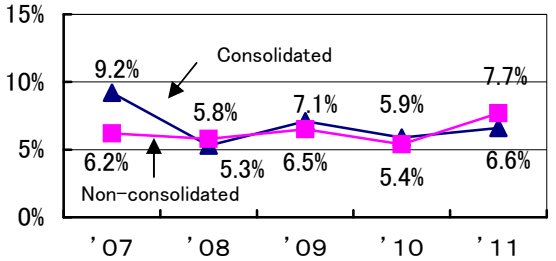


Non-consolidated

Shareholders' Equity Ratio

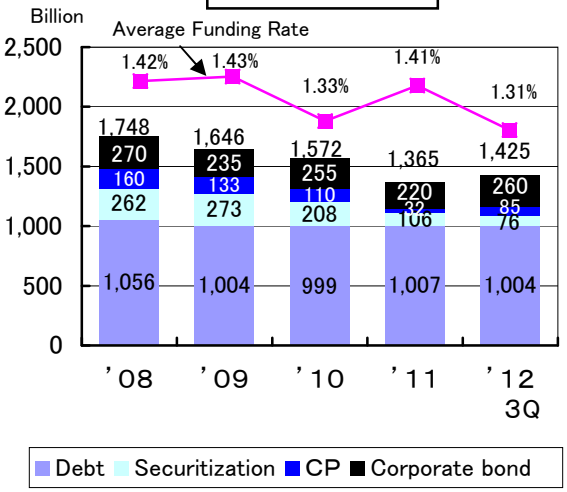


R O E(Adjusted)

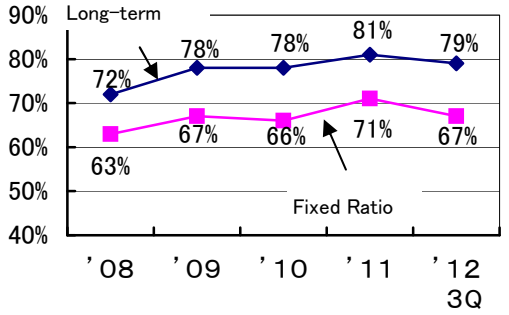


*ROE (Adjusted) is caluculated to assume that return is based on ordinary income (excluding extraordinary income/loss) with corporate tax deducted at the rate of 40%.

Funding Structure



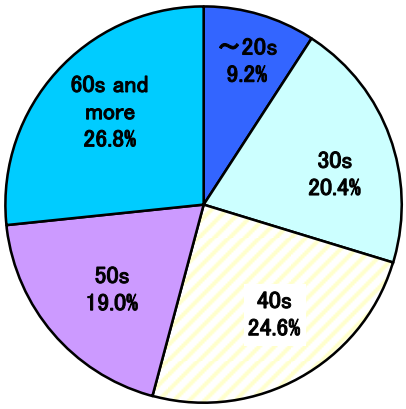
Long-term Ratio/Fixed Ratio



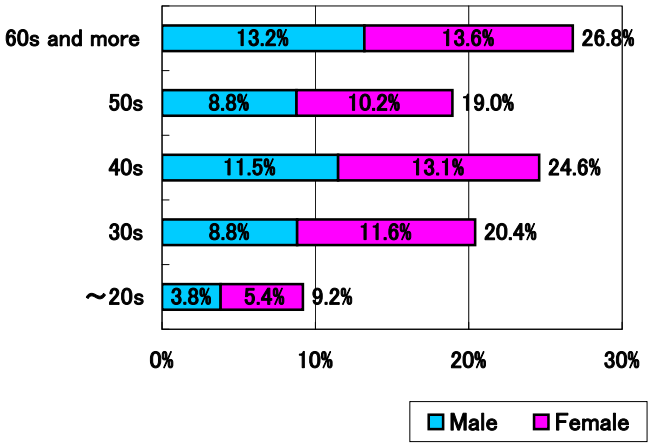
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2012

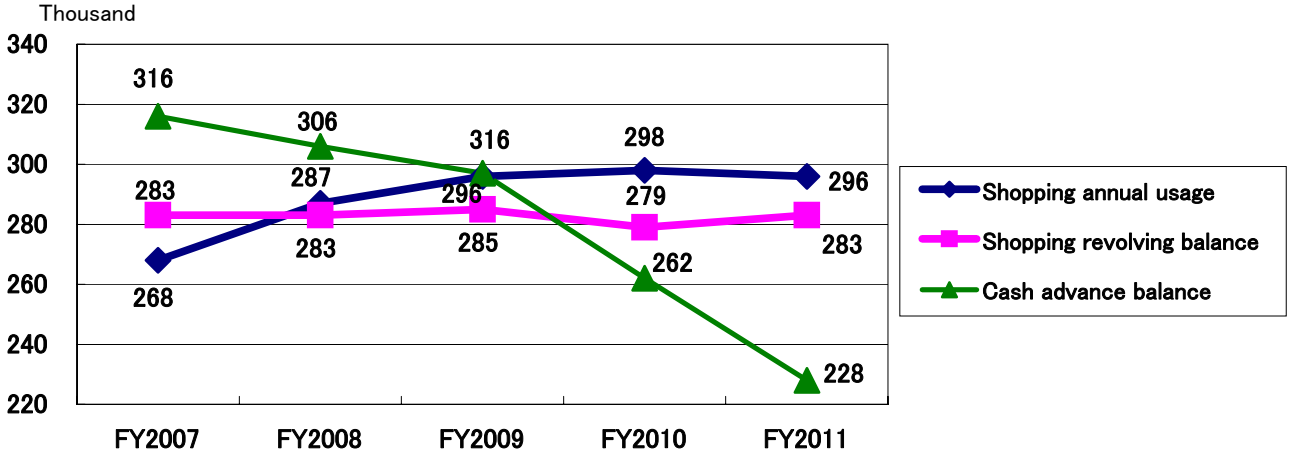
Share by Age



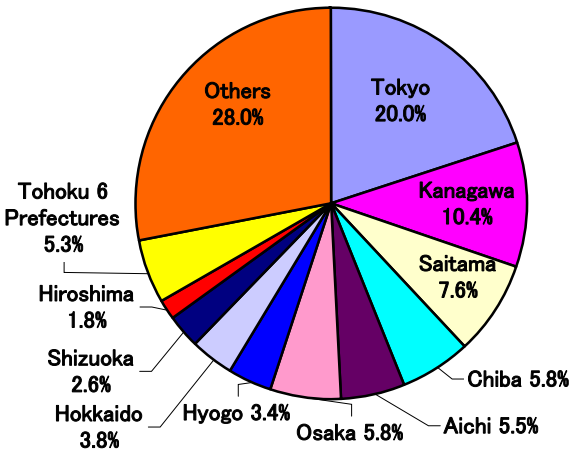
Share by Age and Sex



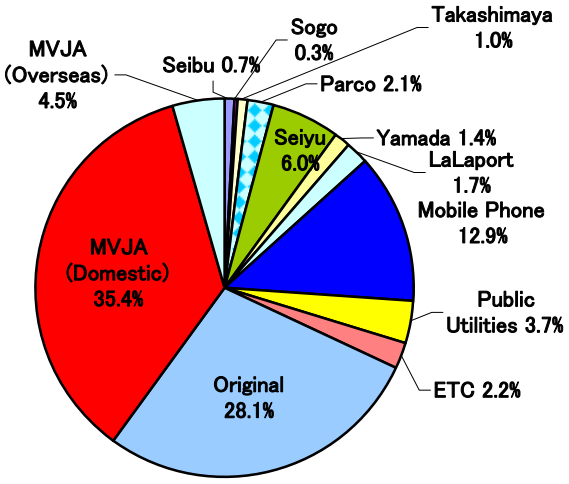
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



（参考） 貸 借 対 照 表 （2012年12月31日現在）

Balance Sheets (As of December 31, 2012)

CREDIT SAISON Co. , Ltd.

（単位：百万円、Millions of yen）

科目 Term / Item	2012年12月 連結貸借対照表 (A)Consolidated	2012年12月 単体貸借対照表 (B)Non-consolidated	差 Difference (A-B)
	金額 Amount		
（資産の部） (Assets)			
流動資産 Current assets	(1,696,608)	(1,691,604)	(5,004)
現金及び預金 Cash and deposits	52,165	41,229	10,935
割賦売掛金 Accounts receivable-installment	1,352,368	1,256,162	96,206
リース投資資産 Lease investments assets	218,591	218,673	△ 82
営業投資有価証券 Operational investment securities	13,837	13,837	－
たな卸資産 Inventory	91,260	1,229	90,030
繰延税金資産 Deferred income taxes	7,369	4,929	2,440
短期貸付金 Short-term loans	5,852	186,497	△ 180,645
その他 Other trade receivables	23,873	20,645	3,227
貸倒引当金 Allowance for doubtful accounts	△ 68,709	△ 51,600	△ 17,109
固定資産 Noncurrent assets	(489,087)	(404,757)	(84,329)
有形固定資産 Property, plant and equipment	(63,668)	(17,967)	(45,700)
建物 Buildings	23,887	6,338	17,549
土地 Land	30,013	6,904	23,109
リース資産 Equipment for lease	4,133	2,689	1,444
建設仮勘定 Construction in progress	387	190	196
その他 Others	5,245	1,844	3,401
無形固定資産 Intangible assets	(109,160)	(54,235)	(54,925)
借地権 Leaseholds	970	14	956
ソフトウエア Software	13,672	7,010	6,662
リース資産 Equipment for lease	350	350	－
その他 Others	94,167	46,859	47,307
投資その他の資産 Investments and other assets	(316,258)	(332,555)	(△ 16,297)
投資有価証券 Long-term investment securities	95,580	96,031	△ 450
長期貸付金 Long-term loans	11,201	227,912	△ 216,711
長期前払費用 Long-term prepaid expense	1,085	3,447	△ 2,361
差入保証金 Lease deposits	5,451	1,879	3,572
整理事業関連資産 Liquidation business assets	145,084	－	145,084
繰延税金資産 Deferred income taxes	72,929	69,998	2,931
その他 Others	2,854	1,136	1,717
貸倒引当金 Allowance for doubtful accounts	△ 17,930	△ 67,850	49,920
繰延資産 Deferred assets	(539)	(539)	(－)
社債発行費 Bond issue cost	539	539	－
資産合計 Total assets	2,186,234	2,096,901	89,333

科目 Term / Item	2012年12月 連結貸借対照表 (A)Consolidated	2012年12月 単体貸借対照表 (B)No-nconsolidated	差 Difference (A-B)
	金額 Amount		
（負債の部） (Liabilities)			
流動負債 Current liabilities	(827,547)	(800,202)	(27,344)
支払手形及び買掛金 Notes and accounts payable-trade	216,685	216,392	292
短期借入金 Short-term loans payable	220,010	218,960	1,050
一年以内に返済予定の長期借入金 Current portion of long-term loans payable	174,110	162,479	11,631
一年以内に償還予定の社債 Current portion of bonds	30,225	30,000	225
コマーシャル・ペーパー Commercial paper	85,000	85,000	－
一年以内に返済予定の債権流動化借入金 Current portion of long-term loans payable under credit fluidity	39,409	39,409	－
リース債務 Leases Obligations	1,753	1,102	651
未払法人税等 Income taxes payable	1,168	250	918
賞与引当金 Provision for bonuses	943	413	530
役員賞与引当金 Provision for directors' bonuses	88	75	13
利息返還損失引当金 Provision for loss on interest repayment	11,947	10,448	1,499
商品券回収損失引当金 Allowance for loss on collecting gift tickets	171	171	－
割賦利益繰延 Deferred installment income	6,255	6,255	－
その他 Others	39,778	29,244	10,534
固定負債 Long-term liabilities	(978,241)	(958,787)	(19,454)
社債 Bonds payable	230,450	230,000	450
長期借入金 Long-term loans payable	634,855	622,950	11,905
債権流動化借入金 Long-term loans payable under credit fluidity	16,092	16,092	－
リース債務 Leases Obligations	2,384	1,827	557
債務保証損失引当金 Provision for loss on guarantees	4,340	4,292	48
ポイント引当金 Provision for point card certificates	71,528	71,528	－
利息返還損失引当金 Provision for loss on interest repayment	7,486	7,486	－
資産除去債務 Asset retirement obligations	848	－	848
負ののれん Negative goodwill	82	81	1
その他 Others	10,174	4,529	5,644
負債合計 Total Liabilities	1,805,789	1,758,989	46,799
（純資産の部） (Net assets)			
株主資本 Shareholders' equity	(365,872)	(332,051)	(33,820)
資本金 Capital stock	75,929	75,929	－
資本剰余金 Capital surplus	84,838	84,386	451
利益剰余金 Retained earnings	211,223	177,568	33,654
自己株式 Treasury common stock	△ 6,117	△ 5,833	△ 284
評価・換算差額等 Valuation and translation adjustments	(11,193)	(5,859)	(5,333)
その他有価証券評価差額金 Valuation difference on available-for-sale securities	12,812	7,478	5,333
繰延ヘッジ損益 Deferred gains or (losses) on hedges	△ 1,618	△ 1,618	－
新株予約権 Stock Option	0	－	0
少数株主持分 Minority interests in consolidated subsidiaries	3,379	－	3,379
純資産合計 Net assets	380,445	337,911	42,534
負債及び純資産合計 Total Liabilities and Net assets	2,186,234	2,096,901	89,333

（参考）損 益 計 算 書 （2012年4月1日 ～ 2012年12月31日）

Statements of Income (From April 1, 2012 to December 31, 2012)

CREDIT SAISON Co. , Ltd.

（単位：百万円、Millions of yen）

Term / 科目	Item	2012年12月 連結損益計算書 Consolidated (A) 金額 Amount		%	2012年12月 単体損益計算書 Non-consolidated (B) 金額 Amount		%	差 Difference (A-B) 金額 Amount		%
営業収益	Operating revenue									
クレジットサービス事業収益	Income from the credit service business		142,722			128,169			14,553	
リース事業収益	Income from the leases business		10,859			10,878			△ 18	
ファイナンス事業収益	Income from the finance business		12,722			9,943			2,779	
不動産関連事業利益	Income from the real estate business									
不動産関連事業収益	Revenue from the real estate business	23,847			364			23,483		
不動産関連事業原価	Cost of the real estate business	16,731	7,116		353	11		16,377	7,105	
ｴﾝﾀﾃｲﾝﾒﾝﾄ事業利益	Income from the entertainment business									
ｴﾝﾀﾃｲﾝﾒﾝﾄ事業収益	Revenue from the entertainment business	57,907			—			57,907		
ｴﾝﾀﾃｲﾝﾒﾝﾄ事業原価	Cost of the entertainment business	47,659	10,248		—	—		47,659	10,248	
金融収益	Financial revenues		235			4,706			△ 4,470	
計	Total		183,905	100.0%		153,708	100.0%		30,197	119.6%
営業費用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		139,399	75.8%		112,320	73.1%		27,078	124.1%
金融費用	Financial expenses		11,350	6.2%		12,827	8.3%		△ 1,477	88.5%
計	Total		150,749	82.0%		125,148	81.4%		25,601	120.5%
営業利益	Operating income		33,155	18.0%		28,559	18.6%		4,596	116.1%
営業外収益	Non-operating income		8,019	4.4%		3,453	2.2%		4,566	232.2%
営業外費用	Non-operating expenses		90	0.0%		37	0.0%		53	244.0%
経常利益	Ordinary income		41,085	22.3%		31,976	20.8%		9,109	128.5%
特別利益	Extraordinary income		8	0.0%		0	0.0%		8	5650.7%
特別損失	Extraordinary loss		251	0.1%		191	0.1%		60	131.4%
税金等調整前当期純利益	Income before income taxes and minority interests		40,842	22.2%		31,785	20.7%		9,057	128.5%
法人税、住民税及び事業税	Income taxes-current	6,773			5,544			1,229		
法人税等調整額	Income taxes-deferred	7,603	14,377	7.8%	6,805	12,349	8.0%	798	2,028	116.4%
少数株主利益	Minority interests in income		349	0.2%		—	—		349	—
当期純利益	Net income		26,115	14.2%		19,436	12.6%		6,679	134.4%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	17.3%	16.1%
総資産利益率	ROA	1.20%	0.94%
自己資本利益率	ROE	7.16%	5.89%
連単倍率	Consolidated/Non-consolidated	1.34	

貸 借 対 照 表 （2012年11月30日現在）

Balance Sheet (As of November 30, 2012)

（単位：百万円）
(Millions of yen)

科目	Items	2012年2月 February, 2012	2012年11月 November, 2012	増減 Increase/Decrease
		金額 Amount		
（資産の部）	(Assets)			
流動資産	Current assets	234,411	99,325	△ 135,086
現金及び預金	Cash and deposits	2,321	2,510	189
受取手形及び営業未収入金	Notes and operating accounts receivable	152	145	△ 7
たな卸資産	Inventories	189,063	87,416	△ 101,647
求償債権	Guarantor's claims	65,649	17,355	△ 48,294
短期貸付金	Short-term loans receivable	4,640	1,286	△ 3,354
その他	Other	2,001	2,421	420
貸倒引当金	Allowance for doubtful accounts	△ 29,417	△ 11,809	17,608
固定資産	Noncurrent assets	18,847	150,638	131,791
有形固定資産	Property, plant and equipment	17,341	15,745	△ 1,596
無形固定資産	Intangible assets	118	82	△ 36
投資その他の資産	Investments and other assets	1,387	134,811	133,424
整理事業関連資産	Liquidation business assets	－	149,638	149,638
その他	Other	3,562	3,046	△ 516
貸倒引当金	Allowance for doubtful accounts	△ 2,175	△ 17,872	△ 15,697
資産合計	Total assets	253,258	249,964	△ 3,294

科目	Items	2012年2月 February, 2012	2012年11月 November, 2012	増減 Increase/Decrease
		金額 Amount		
（負債の部）	(Liabilities)			
流動負債	Current liabilities	320,735	315,307	△ 5,428
支払手形及び買掛金	Notes and accounts payable-trade	244	237	△ 7
短期借入金	Short-term loans payable	314,659	310,958	△ 3,701
未払金・未払費用	Accounts payable-other and accrued expenses	1,036	449	△ 587
預り保証金	Guarantee deposited	2,075	1,235	△ 840
その他	Others	2,719	2,426	△ 293
固定負債	Noncurrent liabilities	350	1,303	953
瑕疵保証引当金	Provision for guarantees for defects	16	15	△ 1
預り保証金	Guarantee deposited	329	899	570
その他	Other	4	389	385
負債合計	Total liabilities	321,085	316,610	△ 4,475
（純資産の部）	(Net assets)			
株主資本	Shareholders'equity	△ 67,793	△ 66,617	1,176
資本金	Capital stock	100	70	△ 30
資本剰余金	Capital surplus	746	876	130
利益剰余金	Retained earnings	△ 68,639	△ 67,573	1,066
評価・換算差額等	Valuation and translation adjustments	△ 34	△ 28	6
その他有価証券評価差額金	Valuation difference on available-for-sale securitiessecurities	△ 34	△ 28	6
少数株主持分	Minority interests	－	10	10
純資産合計	Tolal net assets	△ 67,827	△ 66,645	1,182
負債純資産合計	Tolal liabilities and net assets	253,258	249,964	△ 3,294

アトリウムグループ

Atrium Group

損 益 計 算 書 （2012年3月1日 ～ 2012年11月30日）

Statement of Income (March 1, 2012 to November 30, 2012)

（単位：百万円）

(Millions of yen)

科　目	Items	2011年11月 (11/03－11/11)	2012年11月 (12/03－12/11)	増減 Increase/Decrease
売上高	Net sales	32,340	19,837	△ 12,503
売上原価	Cost of sales	23,702	13,639	△ 10,063
売上総利益	Gross profit	8,637	6,198	△ 2,439
販売費及び一般管理費	Selling, general and administrative expenses	5,307	4,762	△ 545
営業利益	Operating income	3,330	1,435	△ 1,895
営業外収益	Non-operating income	24	3,171	3,147
営業外費用	Non-operating expenses	3,524	3,475	△ 49
経常利益	Ordinary income	△ 169	1,131	1,300
特別利益	Extraordinary income	423	－	△ 423
特別損失	Extraordinary loss	531	11	△ 520
税金等調整前当期純利益	Income before income taxes and minority interests	△ 278	1,120	1,398
法人税等	Income taxes	6	54	48
当期純利益	Net income	△ 285	1,065	1,350

◆ セグメント別業績概況 ／ Results by Business Segment

単位：百万円／(￥ Million)

	営業収益 Operating Revenue			営業利益 Operating Income		
	2011/12	2012/12	前年比% YOY Change (%)	2011/12	2012/12	前年比% YOY Change (%)
クレジットサービス Credit Service	150,499	143,703	95.5	22,548	19,347	85.8
リース Leases	11,047	10,878	98.5	3,530	4,773	135.2
ファイナンス Finance	11,583	12,841	110.9	5,316	6,724	126.5
不動産関連 Real-Estate-related	9,777	7,181	73.4	957	567	59.3
エンタテインメント Entertainment	9,663	10,255	106.1	1,718	1,814	105.6
計 Total	192,571	184,860	96.0	34,072	33,227	96.8
セグメント間取引 Inter-segment Transactions	(982)	(954)	―	(71)	(71)	―
連結 Consolidated	191,589	183,905	96.0	34,000	33,155	96.8