

2016年3月期 第3四半期 決算資料

Reference Materials for the third quarter ended December 31, 2015

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CREDIT SAISON CO., LTD.

第3四半期の業績概況

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FY2015 Q3 Results (2015.4-12)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2015.4~)

- ◇ Revolving balance growth of 12.2% from the previous fiscal year, rising to ¥330.9 billion.
- ◇ Operation of the Osaifu Ponta prepaid-card scheme began under contract to Lawson, Inc.
- ◇ Asset-formation loan balance broke through the ¥100-billion level, climbing 51.8% from the previous fiscal year-end to reach ¥102.8 billion.
- ◇ Jointly with Monex Group, Inc. and the Vanguard Group, the Company established a discretionary investment management company, Monex-Saison-Vanguard Investment Partners, Inc.
- ◇ Saison joined Atre Co., Ltd. and Atrium Co., Ltd. to launch the Ebisu Station West Exit Development Project. The grand opening of Atre Ebisu Nishikan is scheduled for spring 2016.
- ◇ We established Saison Chienowa, a curation website that discovers, examines and solves real problems for women on the go.

◆ Business Results (2015.4 ~ 12)

() YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'14/12	¥192.1bil. (103%)		¥161.8bil. (105%)
	'15/12	¥204.2bil. (106%)		¥171.0bil. (106%) 
Ordinary Income	'14/12	¥40.1bil. (95%)		¥33.6bil. (110%)
	'15/12	¥36.2bil. (90%)		¥20.7bil. (62%) 
Net Income	'14/12	¥25.8bil. (94%)		¥20.1bil. (115%)
	'15/12	¥25.4bil. (98%)		¥11.2bil. (56%) 

◆ Consolidated Results

Consolidated Results

(Units:Billion yen; times)

	2015/12	2016/3 (estimate)
Ordinary Income	36.2 (YOY 90%)	48.5
Net Income	25.4 (YOY 98%)	28.0
Ratio of consolidated to non-consolidated net income(times)	2.27	1.33
Shareholders' equity ratio	16.5%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	36.2	20.7	15.4

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)	¥8.30bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥1.32bil.
Concerto Co.,Ltd. (Amusement business) (Real estate rental business)	¥1.60bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.67bil.
Saison Fundex Corporation (Loans)	¥1.59bil.	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.63bil.
JPN Holdings Co.,Ltd. (Servicing business) (Dispatching services)	¥0.14bil.		

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

() YOY. < > From the end of previous fiscal year

	2015/12	2016/3 (target)
New card applications	2,470,000 (111%)	3,400,000 (113%)
New card issued	1,960,000 (111%)	2,700,000 (114%)
Total cardmembers	25,430,000 <+460,000>	25,600,000 <+630,000>
Active cardmembers	14,920,000 <+340,000>	15,400,000 <+820,000>
Transaction volume	3,395.2 bil. (104%)	4,738.0 bil. (109%)
Card Shopping	3,191.6 bil. (104%)	4,450.0 bil. (109%)
Cash Advances	203.5 bil. (97%)	288.0 bil. (104%)
Shopping revolving balance	330.9 bil. (114%)	324.5 bil. (110%)
Cash advances balance	216.5 bil. (99%)	225.0 bil. (103%)

◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

	2014/12	前年比%	構成比%	2015/12	前年比%	構成比%	2015/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2014/4/1～12/31			2015/4/1～12/31			2014/4/1～2015/3/31		
カードショッピング Credit-card-related shopping services	3,057,392	108.0	56.7	3,191,671	104.4	56.6	4,089,389	106.1	56.7
カードキャッシング Cash advances	209,941	107.4	3.9	203,598	97.0	3.6	277,025	104.9	3.8
カード事業計 Credit card total	3,267,333	107.9	60.6	3,395,269	103.9	60.2	4,366,415	106.1	60.5
証書ローン Member's Loan	3,062	116.1	0.1	3,447	112.6	0.1	4,003	110.4	0.1
プロセッシング・他社カード代行 Agency services	1,828,021	107.4	33.9	1,899,774	103.9	33.7	2,434,824	105.7	33.8
クレジットサービス関連 Credit services related	25,730	116.2	0.5	25,209	98.0	0.4	33,712	112.4	0.5
クレジットサービス事業計 Credit services total	5,124,148	107.8	95.1	5,323,701	103.9	94.4	6,838,955	106.0	94.8
リース事業 Leases	79,980	95.7	1.5	78,266	97.9	1.4	106,801	93.1	1.5
信用保証 Guarantees	101,286	106.9	1.9	108,107	106.7	1.9	137,335	108.8	1.9
不動産担保ローン Mortgage loans	41,575	137.4	0.8	61,050	146.8	1.1	50,459	130.1	0.7
その他 Others	43,866	91.5	0.8	68,299	155.7	1.2	80,633	96.0	1.1
ファイナンス関連 Finance related	85,441	109.3	1.6	129,349	151.4	2.3	131,092	106.8	1.8
ファイナンス事業計 Finance business total	186,728	108.0	3.5	237,457	127.2	4.2	268,427	107.8	3.7
その他の事業 Other businesses	14	101.6	0.0	15	104.1	0.0	19	102.0	0.0
取扱高合計 Volume of new contracts	5,390,871	107.6	100.0	5,639,440	104.6	100.0	7,214,203	105.8	100.0

◆「プロセッシング・他社カード代行」はプロセッ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)

	2014/12	2015/12	前年比% YOY Change (%)	2015/3	対期末増減 Increase/Decrease from 2015/3	前期末比% Change form 2015/3 (%)
カードショッピング Credit-card-related shopping services	948,044	1,001,828	105.7	891,261	110,567	112.4
(内 リボルビング) (include revolving)	289,358	330,955	114.4	294,917	36,038	112.2
カードキャッシング Cash advances	218,161	216,578	99.3	218,431	△ 1,853	99.2
カード事業計 Credit card total	1,166,205	1,218,406	104.5	1,109,692	108,714	109.8
証書ローン Member's Loan	11,337	10,253	90.4	10,868	△ 615	94.3
プロセッシング・他社カード代行 Agency services	120,631	115,829	96.0	101,075	14,754	114.6
クレジットサービス関連 Credit services rerated	570	494	86.7	563	△ 69	87.7
クレジットサービス事業計 Credit services total	1,298,744	1,344,984	103.6	1,222,200	122,784	110.0
リース事業 Leases	47,093	51,163	108.6	48,157	3,006	106.2
信用保証 Guarantees	1,192 (233,635)	1,284 (254,190)	107.7 (108.8)	1222 (240,206)	62 (13,984)	105.1 (105.8)
不動産担保ローン Mortgage loans	61,589	106,614	173.1	72,116	34,498	147.8
その他 Others	20,848	30,007	143.9	31,437	△ 1,430	95.5
ファイナンス関連 Finance related	82,438	136,621	165.7	103,553	33,068	131.9
ファイナンス事業計 Finance business total	83,630 (316,073)	137,905 (390,812)	164.9 (123.6)	104,775 (343,759)	33,130 (47,053)	131.6 (113.7)
割賦売掛金残高計 Installment accounts recievable	1,429,469 (1,661,911)	1,534,052 (1,786,959)	107.3 (107.5)	1,375,133 (1,614,117)	158,919 (172,842)	111.6 (110.7)
リース投資資産 Leased investment assets	225,440	226,632	100.5	226,109	523	100.2

◆ 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300億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥30bil. (monthly payment).

単位: 百万円 / (¥ Million)

	2014/12	2015/12	前年比% YOY Change (%)	2015/3	対期末増減 Increase/Decrease from 2015/3	前期末比% Change form 2015/3 (%)
カードショッピング Credit-card-related shopping services	978,044	1,031,828	105.5	934,261	97,567	110.4

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2014/12	前年比% YOY Change (%)	構成比% % of Total	2015/12	前年比% YOY Change (%)	構成比% % of Total	2015/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	82,713	106.4	51.1	87,273	105.5	51.0	110,583	105.4	50.4
カードキャッシング Cash advances	25,402	98.7	15.7	25,640	100.9	15.0	33,551	99.3	15.3
カード事業計 Credit card total	108,116	104.5	66.8	112,913	104.4	66.0	144,135	103.9	65.7
証書ローン Member's Loan	1,082	82.2	0.7	963	89.0	0.6	1,409	83.0	0.6
プロセッシング・他社カード代行 Agency services	17,944	110.9	11.1	18,450	102.8	10.8	26,505	122.5	12.1
クレジットサービス関連 Credit services related	6,078	102.5	3.8	6,635	109.2	3.9	8,112	103.0	3.7
クレジットサービス事業計 Credit services total	133,222	105.0	82.3	138,963	104.3	81.2	180,163	106.0	82.1
リース Leases	10,542	98.8	6.5	10,140	96.2	5.9	13,943	97.7	6.4
信用保証 Guarantees	10,316	113.6	6.4	11,252	109.1	6.6	13,933	113.2	6.4
不動産担保ローン Mortgage loans	2,214	146.2	0.5	5,107	230.6	3.0	3,792	190.0	1.7
その他 Others	801	107.4	1.2	1,226	153.1	0.7	1,203	109.2	0.5
ファイナンス関連 Finance related	3,016	133.4	1.9	6,333	210.0	3.7	4,995	161.3	2.3
ファイナンス事業計 Finance business total	13,332	117.5	8.2	17,586	131.9	10.3	18,928	122.9	8.6
その他の事業 Other business	13	121.3	0.0	13	104.9	0.0	17	121.8	0.0
金融収益 Financial revenue	4,750	100.0	2.9	4,357	91.7	2.5	6,283	100.7	2.9
営業収益計 Total operating revenue	161,860	105.3	100.0	171,062	105.7	100.0	219,336	106.5	100.0

◆「プロセッシング・他社カード代行」はプロセッ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.

▶ カードショッピング収益の内訳 / Breakdown of Operating revenue from shopping services.

	2014/12	前年比% YOY Change (%)	構成比% % of Total	2015/12	前年比% YOY Change (%)	構成比% % of Total	2015/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	50,747	106.1	61.4	51,857	102.2	59.4	67,572	104.2	61.1
リボ残高収益 Revenues from Revolving Credit	26,189	107.6	31.7	29,517	112.7	33.8	35,310	108.2	31.9
年会費 Annual membership Fees	5,776	104.0	7.0	5,899	102.1	6.8	7,699	103.6	7.0
合計 Total	82,713	106.4	100.0	87,273	105.5	100.0	110,583	105.4	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)

	2014/12	増減 Increase/Decrease	前年比% YOY Change (%)	2015/12	増減 Increase/Decrease	前年比% YOY Change (%)	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	22,730	1,015	104.7	26,444	3,713	116.3	31,359	1,524	105.1
貸倒引当金繰入額 Provision for losses on accounts receivable	9,805	561	106.1	11,609	1,803	118.4	12,293	2,986	132.1
利息返還損失引当金繰入額 Provision for losses for interest repayment	—	△ 1,056	—	15,046	15,046	—	8,836	△ 1,267	87.5
債務保証損失引当金繰入額 Provision for losses on guarantees	3,105	378	113.9	3,933	827	126.6	4,101	606	117.4
役員報酬 Directors' and statutory auditors' compensation	321	5	101.8	308	△ 12	96.1	438	16	103.9
従業員給料及び賞与 Employees' salaries and bonuses	13,305	582	104.6	14,311	1,005	107.6	17,013	492	103.0
賞与引当金繰入額 Provision for bonus payable	460	△ 5	98.8	500	39	108.6	1,392	44	103.3
退職給付費用 Retirement provisions	337	6	102.0	351	14	104.2	451	7	101.7
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	82	7	109.5	69	△ 13	83.9	127	7	105.8
福利厚生費 Health and welfare benefits	2,091	94	104.7	2,235	143	106.9	2,802	119	104.5
通信交通費 Communication and travel expenses	8,801	△ 66	99.3	8,613	△ 188	97.9	11,633	△ 154	98.7
租税公課 Taxes	3,810	1,258	149.3	4,243	433	111.4	5,116	1,698	149.7
賃借料 Rental fees	1,035	△ 16	98.4	1,017	△ 17	98.3	1,367	△ 7	99.5
支払手数料 Fees paid	47,818	2,277	105.0	48,857	1,038	102.2	64,306	4,050	106.7
減価償却費 Depreciation expenses	3,107	△ 569	84.5	2,375	△ 732	76.4	3,945	△ 936	80.8
その他 Others	3,497	△ 143	96.1	3,517	20	100.6	4,715	△ 215	95.6
合計 Total	120,312	4,328	103.7	143,434	23,122	119.2	169,899	8,972	105.6

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2014/12	増減 Increase/Decrease	前年比% YOY Change (%)	2015/12	増減 Increase/Decrease	前年比% YOY Change (%)	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	17,235	△ 3,029	85.0	16,004	△ 1,230	92.9	22,956	△ 4,657	83.1

◆ 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)

2015/3			
変動金利資産 Variable-rate assets	498	変動金利負債 Variable-rate liabilities	546 (559)
準固定金利資産 Semi-fixed-rate assets	529	固定金利負債 Fixed-rate liabilities	959 (989)
固定金利資産 Fixed-rate assets	267	非金利負債 Non-interest-bearing liabilities	393
非金利資産 Non-interest-earning assets	993 (1,036)	資本 Shareholder's equity	388
資産合計 Total assets	2,288 (2,331)	負債・資本合計 Total liabilities and shareholder's equity	2,288 (2,331)

GAP額 GAP amount	48 (61)
GAP率 GAP rate	2.1% (2.6%)

単位:10億円/(¥ Billion)

2015/12			
変動金利資産 Variable-rate assets	537	変動金利負債 Variable-rate liabilities	642 (642)
準固定金利資産 Semi-fixed-rate assets	553	固定金利負債 Fixed-rate liabilities	1,058 (1,088)
固定金利資産 Fixed-rate assets	270	非金利負債 Non-interest-bearing liabilities	422
非金利資産 Non-interest-earning assets	1,113 (1,143)	資本 Shareholder's equity	351
資産合計 Total assets	2,474 (2,504)	負債・資本合計 Total liabilities and shareholder's equity	2,474 (2,504)

GAP額 GAP amount	105 (105)
GAP率 GAP rate	4.3% (4.2%)

◆ 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				
	2015/3	前年比% YOY Change (%)	2016/3	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	197,891	105.1	207,000	104.6	75.8
リース事業収益 Income from the leases business	13,911	97.7	14,000	100.6	5.1
ファイナンス事業利益 Income from the finance business	22,809	119.3	26,200	114.9	9.6
不動産関連事業利益 Income from the real estate related business	13,067	103.7	15,000	114.8	5.5
エンタテインメント事業利益 Income from the entertainment business	10,965	84.3	10,500	95.8	3.9
金融収益 Financial revenue	430	119.4	300	69.8	0.1
営業収益合計 Operating revenue	259,076	104.6	273,000	105.4	100.0

	2015/3	前年比% YOY Change (%)	2016/3	前年比% YOY Change (%)
営業費用 Operating expenses	218,915	103.6	235,500	107.6
営業利益 Operating income	40,161	110.5	37,500	93.4
経常利益 Ordinary income	43,687	98.4	48,500	111.0
当期純利益 Net income	12,628	49.4	28,000	221.7

◆ 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		
		2016/3	前年比% YOY Change (%)	構成比% % of Total	2016/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング	Credit-card-related shopping services	4,450,000	108.8	57.0	118,900	107.5	51.3
カードキャッシング	Cash advances	288,000	104.0	3.7	33,900	101.0	14.6
カード事業計	Credit card total	4,738,000	108.5	60.7	152,800	106.0	65.9
証書ローン	Member's Loan	5,500	137.4	0.1	1,300	92.3	0.6
プロセッシング・他社カード代行	Agency services	2,600,000	106.8	33.3	26,200	98.8	11.3
クレジットサービス関連	Credit services related business	34,000	100.9	0.4	9,200	113.4	4.0
クレジットサービス事業計	Credit services total	7,377,500	107.9	94.5	189,500	105.2	81.8
リース 事業	Leases	120,000	112.4	1.5	14,000	100.4	6.0
信用保証	Guarantees	148,000	107.8	1.9	15,300	109.8	6.6
不動産担保ローン	Mortgage loans	64,000	126.8	0.8	5,650	149.0	2.4
その他	Others	100,000	124.0	1.3	1,650	137.1	0.7
ファイナンス関連	Finance related business	164,000	125.1	2.1	7,300	146.1	3.2
ファイナンス事業計	Finance business total	312,000	116.2	4.0	22,600	119.4	9.8
金融収益	Financial revenue				5,600	89.1	2.4
合計	Total	7,809,500	108.3	100.0	231,700	105.6	100.0

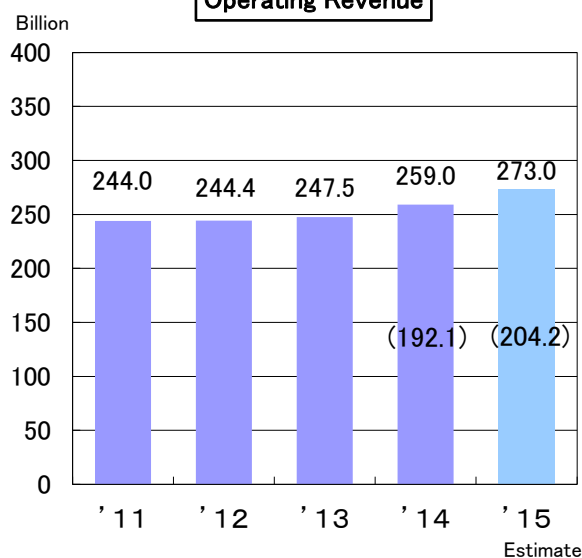
	2015/3	前年比% YOY Change (%)	2016/3	前年比% YOY Change (%)
販管費 SG&A expenses	169,899	105.6	188,800	111.1
金融費用 Financial expenses	14,066	93.0	12,700	90.3
計 Total	183,966	104.5	201,500	109.5
営業利益 Operating income	35,370	118.6	30,200	85.4
経常利益 Ordinary income	38,449	110.3	33,000	85.8
当期純利益 Net income	11,315	60.7	21,100	186.5

◆ Operating Results

() 3Q results

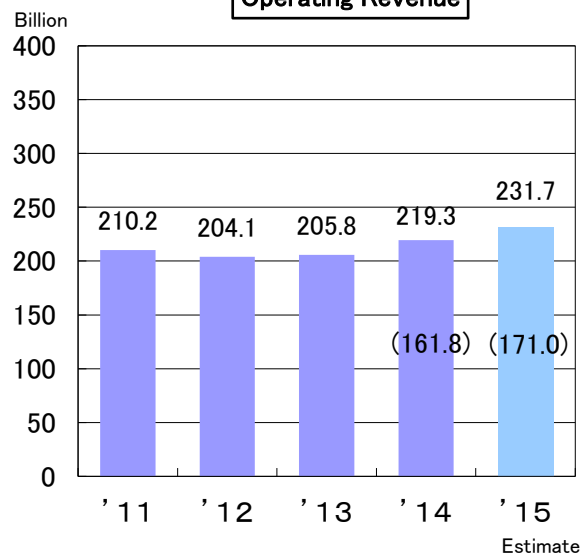
Consolidated

Operating Revenue

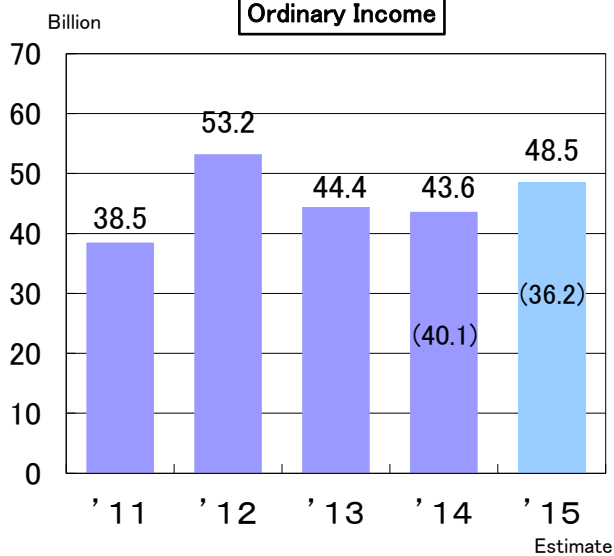


Non-consolidated

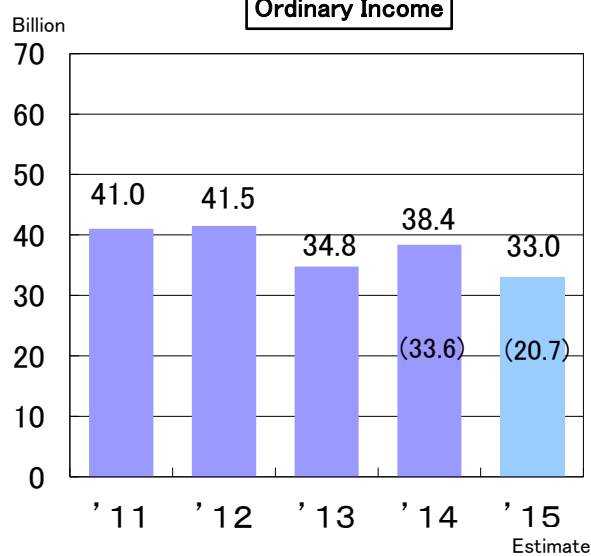
Operating Revenue



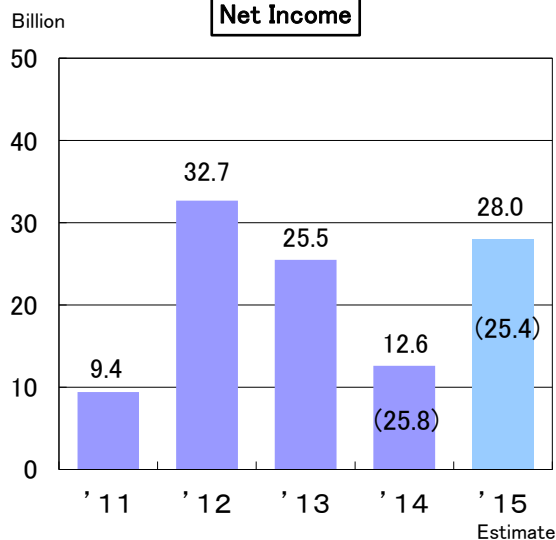
Ordinary Income



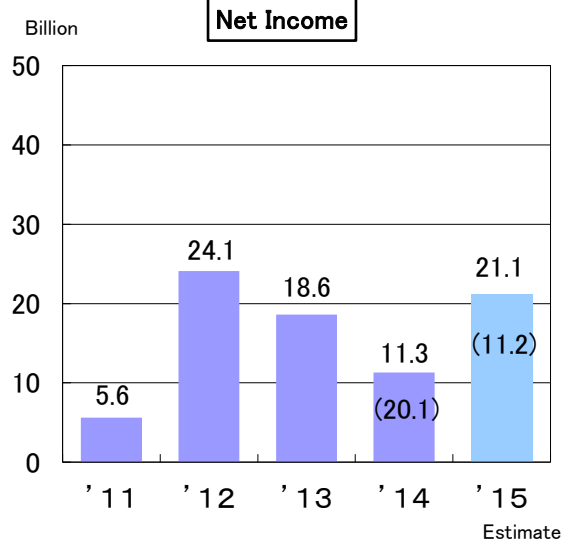
Ordinary Income



Net Income

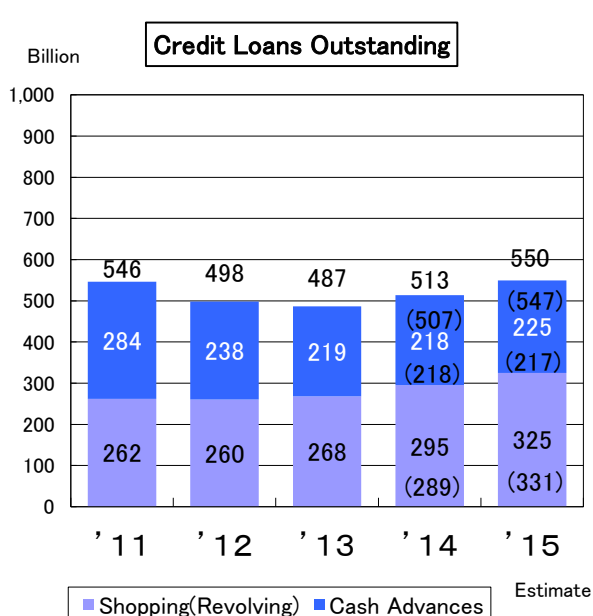
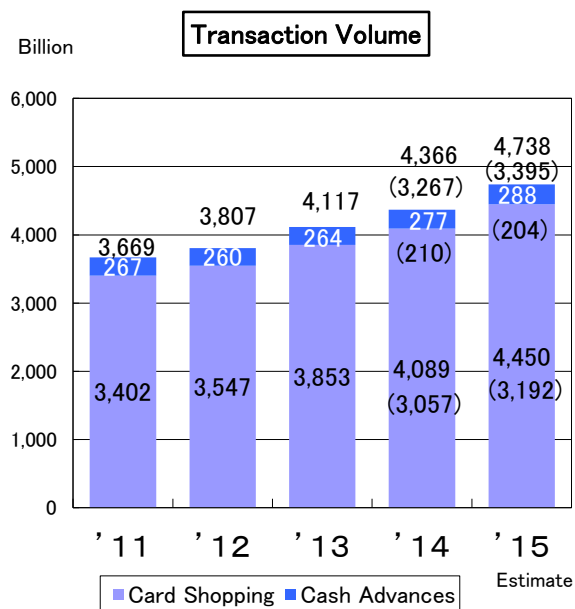
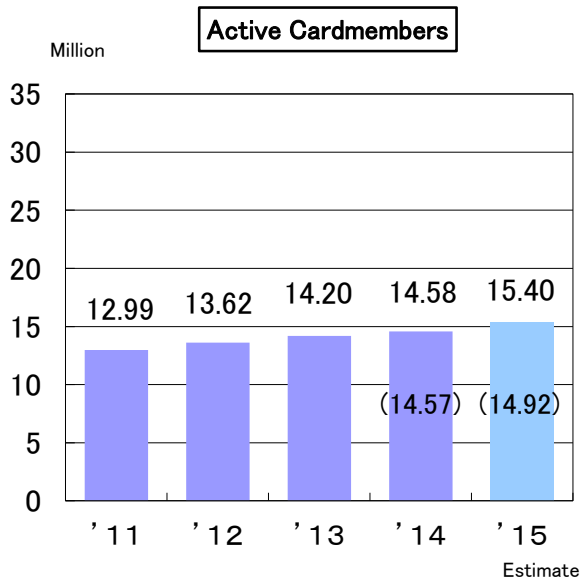
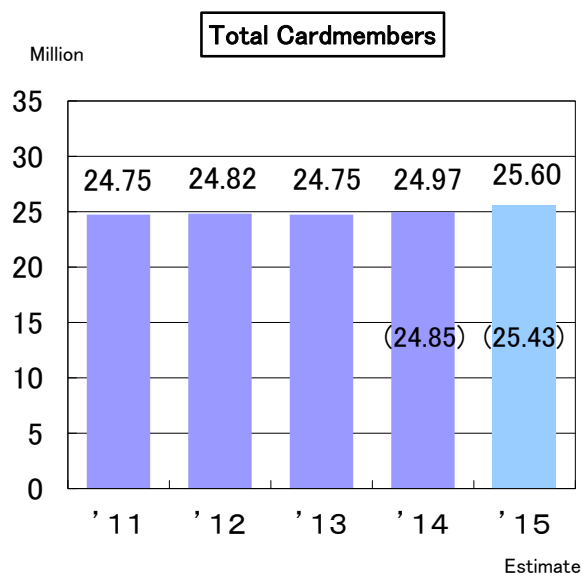
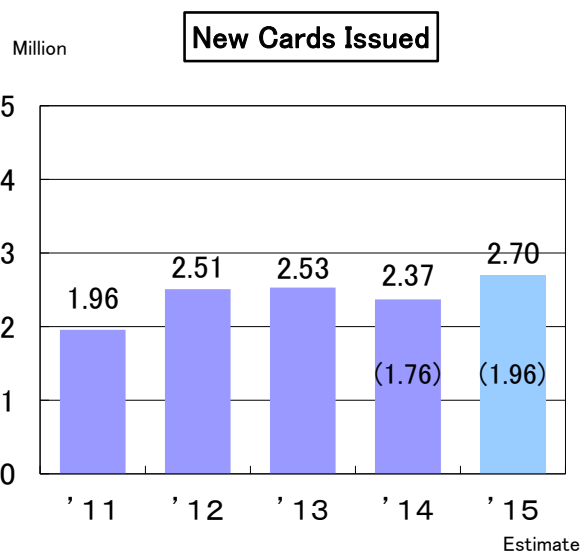
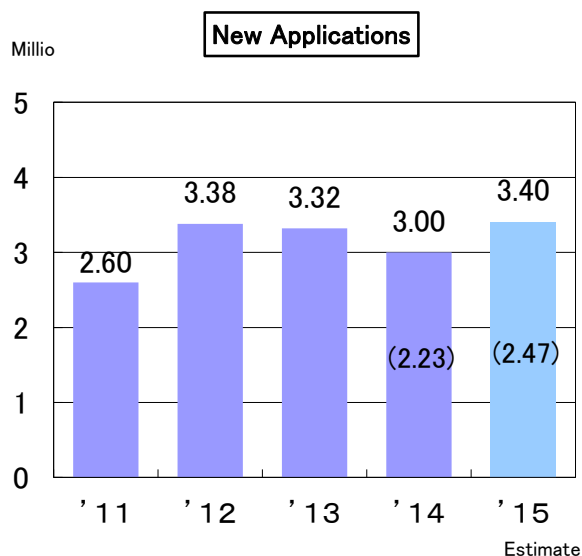


Net Income



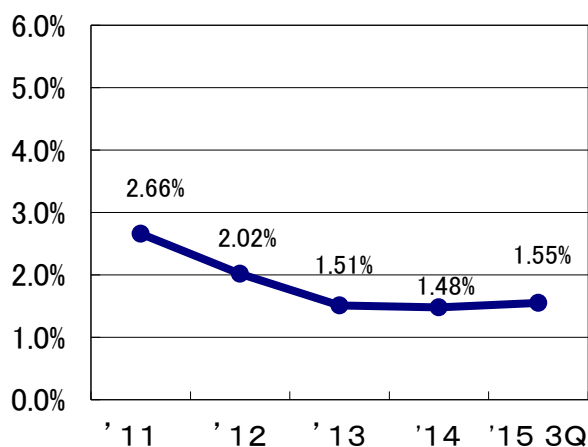
◆ Main Indices (Non-consolidated)

() 3Q results

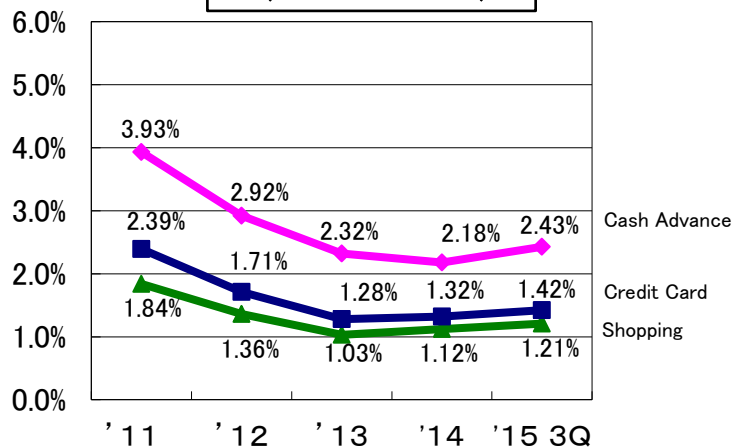


◆ Credit Riskn Trends

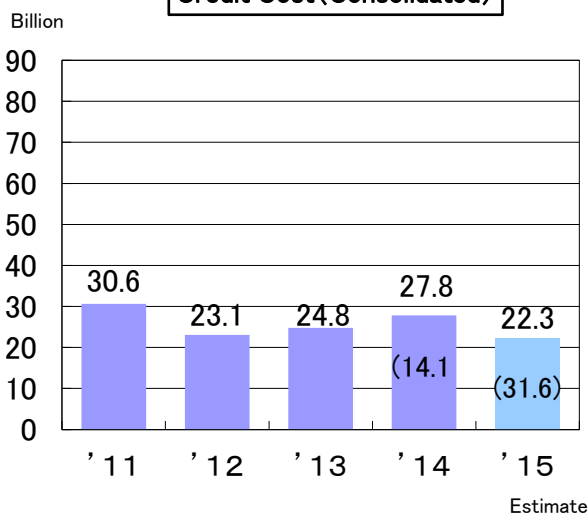
Delinquency of over 90 days (Consolidated)



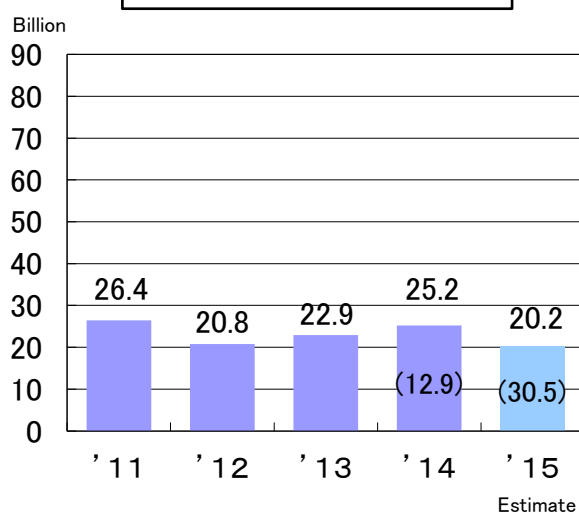
Delinquency of over 90 days (Non-consolidated)



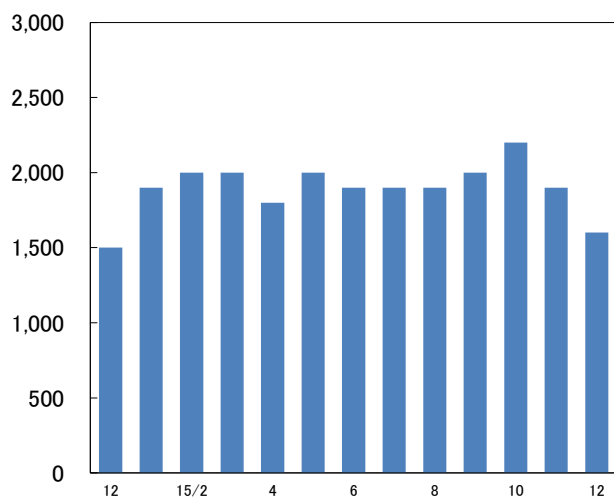
Credit Cost (Consolidated)



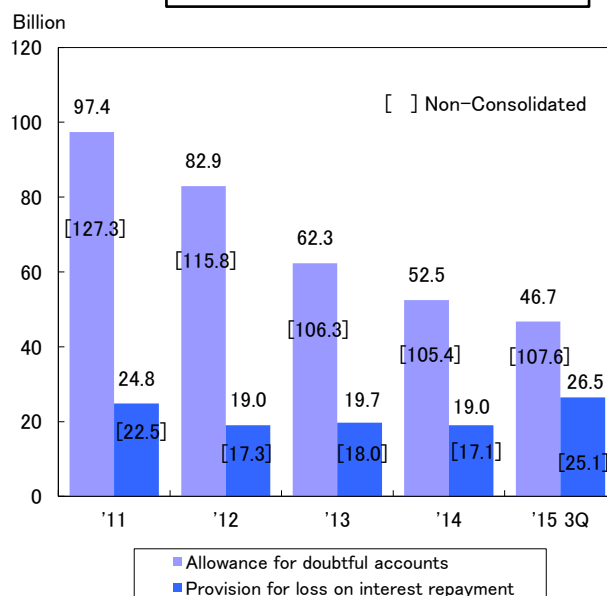
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



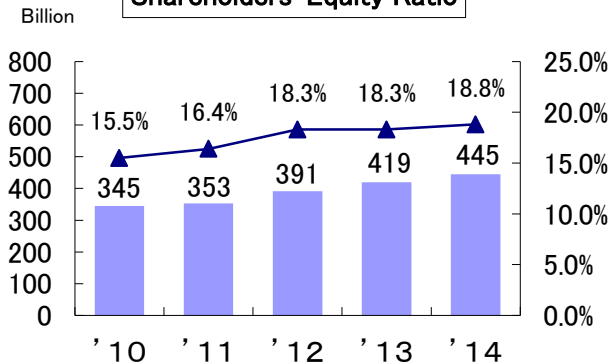
Allowance for doubtful accounts
Provision for loss on interest repayment



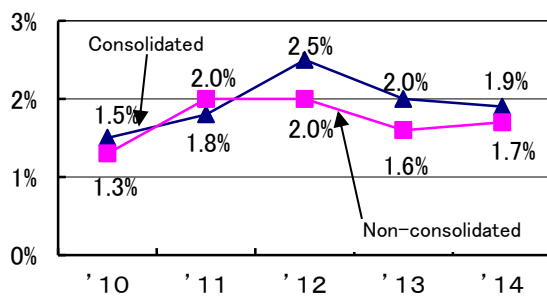
◆ Financial Indices

Consolidated

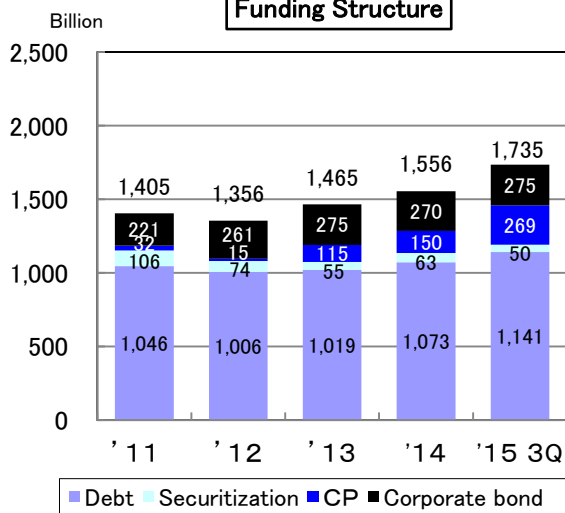
Shareholders' Equity Ratio



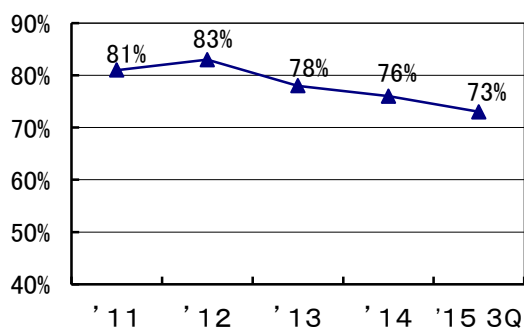
R O A (Ordinary Income Basis)



Funding Structure

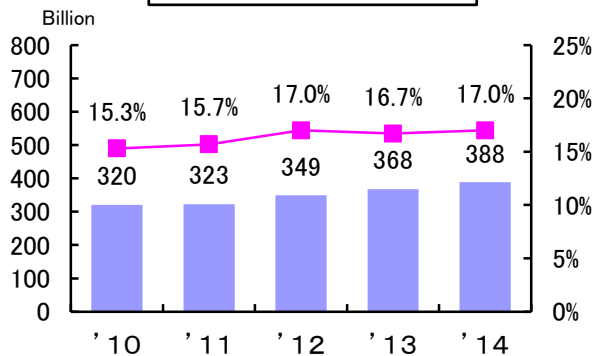


Long-term Ratio

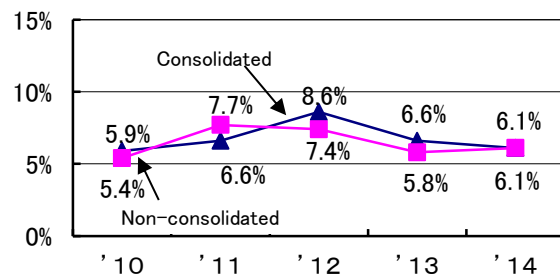


Non-consolidated

Shareholders' Equity Ratio

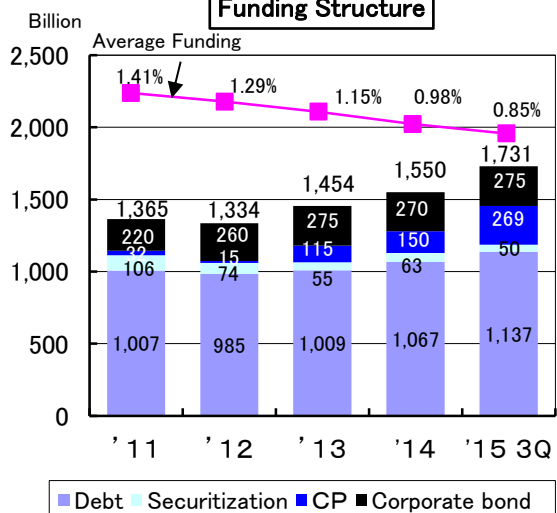


R O E (Adjusted)

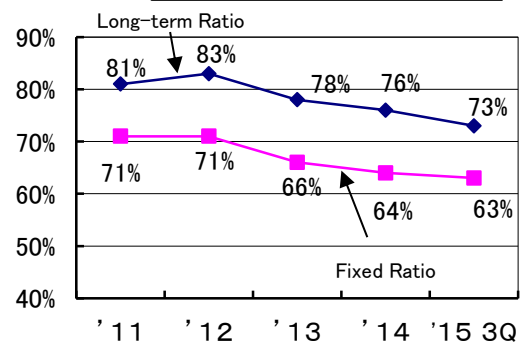


*ROE (Adjusted) is calculated to assume that return is based on ordinary income (excluding extraordinary income/loss) with corporate tax deducted at the rate of 40%.

Funding Structure



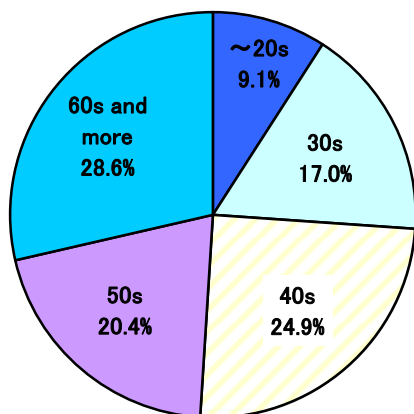
Long-term Ratio/Fixed Ratio



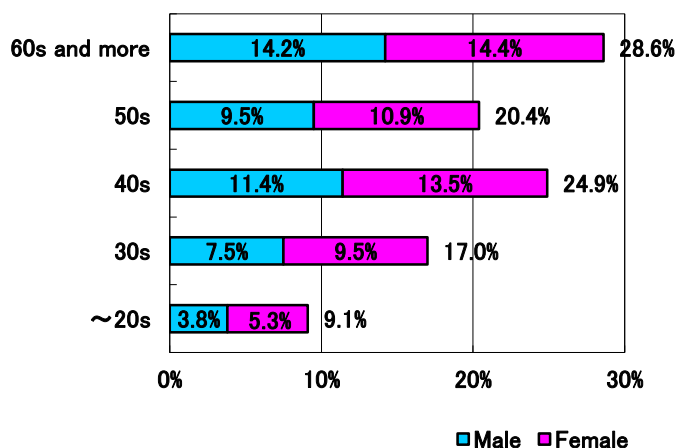
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2015

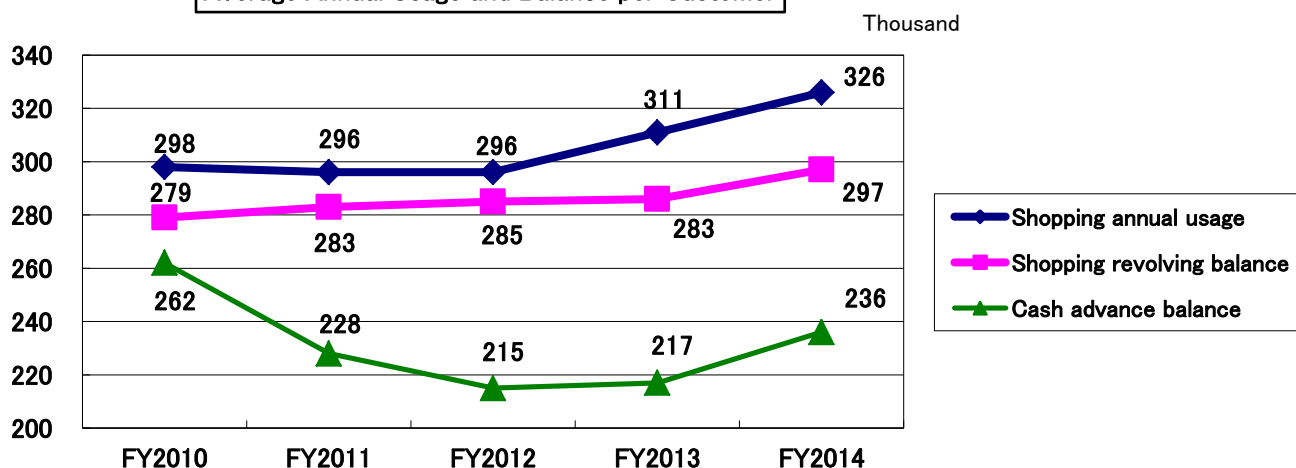
Share by Age



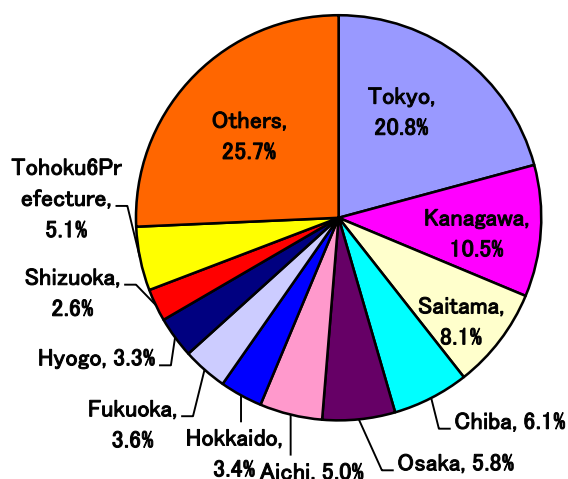
Share by Age and Sex



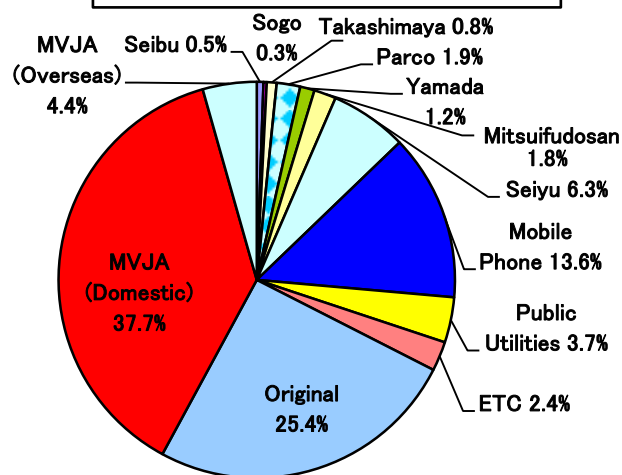
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2015年12月31日現在)
Balance Sheets (As of December 31, 2015)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term		2015年12月 連結貸借対照表 (A)Consolidated	2015年12月 単体貸借対照表 (B)Non-consolidated	差 Difference (A-B)	Term		2015年12月 連結貸借対照表 (A)Consolidated	2015年12月 単体貸借対照表 (B)Non-consolidated	差 Difference (A-B)
科 目	Item	金額 Amount			科 目	Item	金額 Amount		
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	(2,042,774)	(2,019,947)	(22,827)	流動負債	Current liabilities	(946,768)	(929,637)	(17,131)
現金及び預金	Cash and deposits	71,932	51,511	20,420	支払手形及び買掛金	Notes and accounts payable-trade	250,289	249,982	306
割賦売掛金	Accounts receivable-installment	1,604,608	1,534,052	70,555	短期借入金	Short-term loans payable	199,160	198,960	200
リース投資資産	Lease investments assets	226,572	226,632	△ 59	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	108,330	106,000	2,330
営業投資有価証券	Operational investment securities	25,653	25,653	—	一年以内に償還予定の社債	Current portion of bonds	45,000	45,000	—
たな卸資産	Inventory	108,029	1,506	106,522	コマーシャル・ペーパー	Commercial paper	269,000	269,000	—
繰延税金資産	Deferred income taxes	13,675	13,564	110	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	—	—	—
短期貸付金	Short-term loans	9,248	182,093	△ 172,845	リース債務	Leases Obligations	680	537	143
その他の	Other trade receivables	26,558	23,709	2,848	未払法人税等	Income taxes payable	5,428	4,451	976
貸倒引当金	Allowance for doubtful accounts	△ 43,504	△ 38,778	△ 4,726	賞与引当金	Provision for bonuses	1,077	500	577
					役員賞与引当金	Provision for directors' bonuses	87	69	18
					利息返還損失引当金	Provision for loss on interest repayment	10,087	9,401	685
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	152	152	—
					資産除去債務	Asset retirement obligations	—	—	—
固定資産	Noncurrent assets	(527,621)	(453,996)	(73,624)	割賦利益繰延	Deferred installment income	8,072	8,072	—
有形固定資産	Property, plant and equipment	(60,172)	(15,745)	(44,427)	その他の	Others	49,402	37,509	11,892
建物	Buildings	19,713	5,769	13,943					
土地	Land	32,752	6,904	25,848	固定負債	Long-term liabilities	(1,199,439)	(1,194,148)	(5,291)
リース資産	Equipment for lease	1,744	1,292	452	社債	Bonds payable	230,000	230,000	—
建設仮勘定	Construction in progress	1,351	192	1,158	長期借入金	Long-term loans payable	833,264	832,199	1,065
その他の	Others	4,610	1,587	3,023	債権流動化借入金	Long-term loans payable under credit fluidity	20,000	20,000	—
					リース債務	Leases Obligations	1,476	1,347	128
					債務保証損失引当金	Provision for loss on guarantees	4,878	4,687	191
無形固定資産	Intangible assets	(167,784)	(87,721)	(80,062)	ポイント引当金	Provision for point card certificates	87,162	87,162	—
借地権	Leaseholds	970	14	956	利息返還損失引当金	Provision for loss on interest repayment	16,468	15,791	677
ソフトウェア	Software	5,369	3,342	2,026	資産除去債務	Asset retirement obligations	409	—	409
リース資産	Equipment for lease	568	—	—	その他の	Others	5,779	2,960	2,819
建設仮勘定	Construction in progress	160,587	83,542	77,044					
その他の	Others	289	253	35					
投資その他の資産	Investments and other assets	(299,664)	(350,529)	(△ 50,864)	負債合計	Total Liabilities	2,146,207	2,123,785	22,422
投資有価証券	Long-term investment securities	175,240	155,212	20,027	(純資産の部)	(Net assets)			
長期貸付金	Long-term loans	11,238	209,032	△ 197,794	株主資本	Shareholders' equity	(373,551)	(314,362)	(59,188)
長期前払費用	Long-term prepaid expense	456	796	△ 339	資本金	Capital stock	75,929	75,929	—
差入保証金	Lease deposits	4,080	1,507	2,573	資本剰余金	Capital surplus	85,634	84,099	1,534
整理事業関連資産	Liquidation business assets	55,479	—	55,479	利益剰余金	Retained earnings	264,872	206,934	57,938
繰延税金資産	Deferred income taxes	53,475	51,530	1,945	自己株式	Treasury common stock	△ 52,885	△ 52,600	△ 284
その他の	Others	2,977	1,342	1,634					
貸倒引当金	Allowance for doubtful accounts	△ 3,282	△ 68,892	65,610	評価・換算差額等	Valuation and translation adjustments	(51,256)	(36,671)	(14,585)
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	52,651	37,846	14,805
繰延資産	Deferred assets	(875)	(875)	(—)	繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 1,175	△ 1,175	—
社債発行費	Bond issue cost	875	875	—	為替換算調整勘定	Foreign currency translation adjustment	△ 220	—	△ 220
					新株予約権	Stock Option	0	—	0
					非支配株主持分	Non-controlling interests	256	—	256
					純資産合計	Net assets	425,063	351,033	74,029
資産合計	Total assets	2,571,271	2,474,819	96,451	負債及び純資産合計	Total Liabilities and Net assets	2,571,271	2,474,819	96,451

(参考) 損 益 計 算 書 (2015年4月1日 ~ 2015年12月31日)
Statements of Income (From April 1, 2015 to December 31, 2015)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2015年12月 連結損益計算書 Consolidated (A)		2015年12月 単体損益計算書 Non-consolidated (B)		差 Difference (A-B)	
		金額 Amount	%	金額 Amount	%	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	151,642		138,963		12,678	
リース事業収益	Income from the leases business	10,119		10,140		△ 21	
ファイナンス事業収益	Income from the finance business	20,648		17,586		3,062	
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	37,329		15		37,314	
不動産関連事業原価	Cost of the real estate business	23,653	13,676	13		23,652	13,662
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	43,884		—		43,884	
エンタテインメント事業原価	Cost of the entertainment business	35,898	7,985	—		35,898	7,985
金融収益	Financial revenues		218		4,357		△ 4,139
計	Total		204,289 100.0%		171,062 100.0%		33,227 119.4%
営業費用	Operating expenses						
販売費及び一般管理費	Selling, general and administrative expenses	169,066	82.8%	143,434	83.8%	25,631	117.9%
金融費用	Financial expenses	8,721	4.3%	9,446	5.5%	△ 724	92.3%
計	Total	177,788	87.0%	152,881	89.4%	24,906	116.3%
営業利益	Operating income	26,501	13.0%	18,181	10.6%	8,320	145.8%
営業外収益	Non-operating income	9,850	4.8%	2,641	1.5%	7,209	373.0%
営業外費用	Non-operating expenses	132	0.1%	89	0.1%	43	148.1%
経常利益	Ordinary income	36,220	17.7%	20,732	12.1%	15,487	174.7%
特別利益	Extraordinary income	1,367	0.7%	113	0.1%	1,253	1202.7%
特別損失	Extraordinary loss	90	0.0%	62	0.0%	27	144.8%
税金等調整前当期純利益	Income before income taxes and minority interests	37,497	18.4%	20,784	12.2%	16,713	180.4%
法人税、住民税及び事業税	Income taxes-current	14,321		13,102		1,219	
法人税等調整額	Income taxes-deferred	△ 2,353	11,967 5.9%	△ 3,552	9,549 5.6%	1,198	2,418 125.3%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	48	0.0%	—	—	48	—
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	25,481	12.5%	11,234	6.6%	14,246	226.8%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.52%	14.18%
総資産利益率	ROA	1.03%	0.47%
自己資本利益率	ROE	5.86%	3.04%
連単倍率	Consolidated/Non-consolidated	2.27	

貸 借 対 照 表 (2015年11月30日現在)
Balance Sheet (As of November 30, 2015)

Term		2015年2月	2015年11月	増減	Term		2015年2月	2015年11月	増減
		February, 2015	November, 2015	Increase/Decrease			February, 2015	November, 2015	Increase/Decrease
科 目	Items	金額 Amount			科 目	Items	金額 Amount		
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	110,855	120,837	9,982	流動負債	Current liabilities	265,126	256,736	△ 8,389
現金及び預金	Cash and deposits	3,532	8,495	4,963	支払手形及び買掛金	Notes and accounts payable-trade	482	265	△ 216
受取手形及び営業未収入金	Notes and operating accounts receivable	271	93	△ 178	短期借入金	Short-term loans payable	258,858	249,478	△ 9,379
たな卸資産	Inventories	103,498	110,643	7,145	未払金・未払費用	Accounts payable-other and accrued expenses	425	564	139
求償債権	Guarantor's claims	5,752	15	△ 5,737	預り保証金	Guarantee deposited	1,368	1,339	△ 29
短期貸付金	Short-term loans receivable	54	49	△ 5	その他	Others	3,991	5,088	1,096
その他	Other	2,174	2,000	△ 173					
貸倒引当金	Allowance for doubtful accounts	△ 4,428	△ 459	3,968					
固定資産	Noncurrent assets	88,685	78,521	△ 10,163	固定負債	Noncurrent liabilities	1,116	1,052	△ 64
有形固定資産	Property, plant and equipment	18,901	21,515	2,613	瑕疵保証引当金	Provision for guarantees for defects	8	9	1
無形固定資産	Intangible assets	58	50	△ 7	預り保証金	Guarantee deposited	561	524	△ 37
投資その他の資産	Investments and other assets	69,725	56,956	△ 12,769	その他	Other	546	518	△ 27
整理事業関連資産	Liquidation business assets	74,539	57,581	△ 16,958					
その他	Other	2,759	2,633	△ 125					
貸倒引当金	Allowance for doubtful accounts	△ 7,572	△ 3,258	4,314					
					負 債 合 計	Total liabilities	266,242	257,789	△ 8,453
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 66,711	△ 58,435	8,275
					資本金	Capital stock	75	75	-
					資本剰余金	Capital surplus	880	881	1
					利益剰余金	Retained earnings	△ 67,667	△ 59,392	8,274
					評価・換算差額等	Valuation and translation adjustments	9	5	△ 3
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	9	5	△ 3
					純 資 産 合 計	Total net assets	△ 66,702	△ 58,429	8,272
資 産 合 計	Total assets	199,540	199,359	△ 181	負 債 純 資 産 合 計	Total liabilities and net assets	199,540	199,359	△ 181

損 益 計 算 書 (2015年3月1日 ~ 2015年11月30日)

Statement of Income (March 1, 2015 to November 30, 2015)

(単位:百万円)

(Millions of yen)

Term		2014年11月 (14/03－14/11)	2015年11月 (15/03－15/11)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	25,459	35,775	10,315
売上原価	Cost of sales	16,380	23,140	6,759
売上総利益	Gross profit	9,078	12,635	3,556
販売費及び一般管理費	Selling, general and administrative expenses	4,919	5,435	516
営業利益	Operating income	4,159	7,199	3,040
営業外収益	Non-operating income	1,635	3,902	2,266
営業外費用	Non-operating expenses	3,135	2,799	△ 335
経常利益	Ordinary income	2,658	8,301	5,643
特別利益	Extraordinary income	5	849	843
特別損失	Extraordinary loss	－	4	4
税金等調整前当期純利益	Income before income taxes and minority interests	2,664	9,147	6,482
法人税等	Income taxes	105	872	767
当期純利益	Net income	2,559	8,274	5,715

◆ 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		
	2014/12	2015/12	前年比% YOY Change (%)	2014/12	2015/12	前年比% YOY Change (%)
クレジットサービス Credit Service	147,545	152,620	103.4	17,275	2,697	15.6
リース Leases	10,542	10,140	96.2	4,530	3,829	84.5
ファイナンス Finance	16,250	20,648	127.1	9,089	12,095	133.1
不動産関連 Real-Estate-related	10,293	13,689	133.0	3,899	6,897	176.9
エンタテインメント Entertainment	8,261	7,985	96.7	940	978	104.0
計 Total	192,892	205,085	106.3	35,736	26,499	74.2
セグメント間取引 Inter-segment Transactions	(769)	(795)	—	2	2	—
連結 Consolidated	192,122	204,289	106.3	35,739	26,501	74.2