

2016年3月期 決算資料

Reference Materials for the year ended March 31, 2016

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CREDIT SAISON CO., LTD.

単体の営業報告

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◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

	2015/3	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	4,089,389	106.1	56.7	4,258,284	104.1	56.5
カードキャッシング Cash advances	277,025	104.9	3.8	267,723	96.6	3.6
カード事業計 Credit card total	4,366,415	106.1	60.5	4,526,008	103.7	60.0
証書ローン Member's Loan	4,003	110.4	0.1	4,605	115.0	0.1
プロセッシング・他社カード代行 Agency services	2,434,824	105.7	33.8	2,522,242	103.6	33.5
クレジットサービス関連 Credit services related	33,712	112.4	0.5	33,278	98.7	0.4
クレジットサービス事業計 Credit services total	6,838,955	106.0	94.8	7,086,134	103.6	94.0
リース事業 Leases	106,801	93.1	1.5	106,000	99.3	1.4
信用保証 Guarantees	137,335	108.8	1.9	150,101	109.3	2.0
不動産担保ローン Mortgage loans	50,459	130.1	0.7	82,420	163.3	1.1
その他 Others	80,633	96.0	1.1	114,043	141.4	1.5
ファイナンス関連 Finance related	131,092	106.8	1.8	196,463	149.9	2.6
ファイナンス事業計 Finance business total	268,427	107.8	3.7	346,565	129.1	4.6
その他の事業 Other businesses	19	102.0	0.0	20	104.5	0.0
取扱高合計 Volume of new contracts	7,214,203	105.8	100.0	7,538,720	104.5	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)

	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	891,261	26,678	103.1	975,378	84,117	109.4
(内 リボルビング) (include revolving)	294,917	27,054	110.1	338,708	43,790	114.8
カードキャッシング Cash advances	218,431	△ 366	99.8	216,580	△ 1,851	99.2
カード事業計 Credit card total	1,109,692	26,312	102.4	1,191,959	82,266	107.4
証書ローン Member's Loan	10,868	△ 1,773	86.0	9,978	△ 889	91.8
プロセッシング・他社カード代行 Agency services	101,075	△ 1,126	98.9	102,259	1,184	101.2
クレジットサービス関連 Credit services related	563	△ 131	81.1	441	△ 122	78.3
クレジットサービス事業計 Credit services total	1,222,200	23,281	101.9	1,304,638	82,438	106.7
リース事業 Leases	48,157	4,644	110.7	52,948	4,790	109.9
信用保証 Guarantees	1,222 (240,206)	129 (25,043)	111.9 (111.6)	1,323 (264,021)	100 (23,814)	108.2 (109.9)
不動産担保ローン Mortgage loans	72,116	32,873	183.8	131,505	59,388	182.4
その他 Others	31,437	5,688	122.1	36,486	5,049	116.1
ファイナンス関連 Finance related	103,553	38,561	159.3	167,991	64,438	162.2
ファイナンス事業計 Finance business total	104,775 (343,759)	38,691 (63,605)	158.5 (122.7)	169,315 (432,012)	64,539 (88,253)	161.6 (125.7)
割賦売掛金残高計 Installment accounts recievable	1,375,133 (1,614,117)	66,616 (91,531)	105.1 (106.0)	1,526,902 (1,789,599)	151,768 (175,482)	111.0 (110.9)
リース投資資産 Leased investment assets	226,109	661	100.3	227,503	1,393	100.6

◆ 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)

	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	934,261	21,678	102.4	995,378	61,117	106.5

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2015/3	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	110,583	105.4	50.4	116,836	105.7	51.1
カードキャッシング Cash advances	33,551	99.3	15.3	33,813	100.8	14.8
カード事業計 Credit card total	144,135	103.9	65.7	150,649	104.5	65.9
証書ローン Member's Loan	1,409	83.0	0.6	1,259	89.4	0.6
プロセッシング・他社カード代行 Agency services	26,505	122.5	12.1	25,442	95.9	11.1
クレジットサービス関連 Credit services related	8,112	103.0	3.7	8,841	109.0	3.9
クレジットサービス事業計 Credit services total	180,163	106.0	82.1	186,172	103.3	81.4
リース事業 Leases	13,943	97.7	6.4	13,509	96.9	5.9
信用保証 Guarantees	13,933	113.2	6.4	15,154	108.8	6.6
不動産担保ローン Mortgage loans	3,792	190.0	1.7	6,389	168.5	2.8
その他 Others	1,203	109.2	0.5	1,688	140.3	0.7
ファイナンス関連 Finance related	4,995	161.3	2.3	8,077	161.7	3.5
ファイナンス事業計 Finance business total	18,928	122.9	8.6	23,232	122.7	10.2
その他の事業 Other business	17	121.8	0.0	18	105.4	0.0
金融収益 Financial revenue	6,283	100.7	2.9	5,779	92.0	2.5
営業収益計 Total operating revenue	219,336	106.5	100.0	228,713	104.3	100.0

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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.

	2015/3	前年比% YOY Change (%)	構成比% % of Total	2016/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	67,572	104.2	61.1	68,899	102.0	59.0
リボ残高収益 Revenues from Revolving Credit	35,310	108.2	31.9	40,082	113.5	34.3
年会費 Annual membership Fees	7,699	103.6	7.0	7,854	102.0	6.7
合計 Total	110,583	105.4	100.0	116,836	105.7	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)

	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	31,359	1,524	105.1	35,386	4,027	112.8
貸倒引当金繰入額 Provision for losses on accounts receivable	12,293	2,986	132.1	15,447	3,153	125.7
利息返還損失引当金繰入額 Provision for losses for interest repayment	8,836	△ 1,267	87.5	15,046	6,209	170.3
債務保証損失引当金繰入額 Provision for losses on guarantees	4,101	606	117.4	4,801	699	117.1
役員報酬 Directors' and statutory auditors' compensation	438	16	103.9	410	△ 27	93.8
従業員給料及び賞与 Employees' salaries and bonuses	17,013	492	103.0	18,267	1,253	107.4
賞与引当金繰入額 Provision for bonus payable	1,392	44	103.3	1,443	51	103.7
退職給付費用 Retirement provisions	451	7	101.7	468	17	103.8
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	127	7	105.8	100	△ 27	78.7
福利厚生費 Health and welfare benefits	2,802	119	104.5	2,980	178	106.4
通信交通費 Communication and travel expenses	11,633	△ 154	98.7	11,487	△ 145	98.8
租税公課 Taxes	5,116	1,698	149.7	5,365	249	104.9
賃借料 Rental fees	1,367	△ 7	99.5	1,340	△ 26	98.0
支払手数料 Fees paid	64,306	4,050	106.7	65,969	1,663	102.6
減価償却費 Depreciation expenses	3,945	△ 936	80.8	3,175	△ 769	80.5
その他 Others	4,715	△ 215	95.6	4,801	86	101.8
合計 Total	169,899	8,972	105.6	186,492	16,593	109.8

◆ 貸倒償却の実額 / Credit Losses

	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	22,956	△ 4,657	83.1	21,465	△ 1,490	93.5

◆ 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)

2016/3			
変動金利資産 Variable-rate assets	511	変動金利負債 Variable-rate liabilities	616 (616)
準固定金利資産 Semi-fixed-rate assets	570	固定金利負債 Fixed-rate liabilities	1,087 (1,107)
固定金利資産 Fixed-rate assets	277	非金利負債 Non-interest-bearing liabilities	405
非金利資産 Non-interest-earning assets	1,109 (1,129)	資本 Shareholder's equity	360
資産合計 Total assets	2,469 (2,489)	負債・資本合計 Total liabilities and shareholder's equity	2,469 (2,489)

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				
	2016/3	前年比% YOY Change (%)	2017/3	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	202,953	102.6	212,300	104.6	76.4
リース事業収益 Income from the leases business	13,482	96.9	14,000	103.8	5.0
ファイナンス事業利益 Income from the finance business	27,320	119.8	29,000	106.1	10.4
不動産関連事業利益 Income from the real estate related business	15,444	118.2	12,400	80.3	4.5
エンタテインメント事業利益 Income from the entertainment business	10,388	94.7	10,000	96.3	3.6
金融収益 Financial revenue	331	77.0	300	90.6	0.1
営業収益合計 Operating revenue	269,919	104.2	278,000	103.0	100.0

	2016/3	前年比% YOY Change (%)	2017/3	前年比% YOY Change (%)
営業費用 Operating expenses	233,326	106.6	236,000	101.1
営業利益 Operating income	36,594	91.1	42,000	114.8
経常利益 Ordinary income	43,803	100.3	50,000	114.1
当期純利益 Net income	26,163	207.2	38,500	147.2

◆ 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		
	2017/3	前年比% YOY Change (%)	構成比% % of Total	2017/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	4,573,000	107.4	55.9	125,300	107.2	52.3
カードキャッシング Cash advances	271,000	101.2	3.3	34,600	102.3	14.4
カード事業計 Credit card total	4,844,000	107.0	59.3	159,900	106.1	66.7
証書ローン Member's Loan	5,550	120.5	0.1	1,200	95.3	0.5
プロセッシング・他社カード代行 Agency services	2,789,000	110.6	34.1	26,200	103.0	10.9
クレジットサービス関連 Credit services related business	33,000	99.2	0.4	9,350	105.8	3.9
クレジットサービス事業計 Credit services total	7,671,550	108.3	93.9	196,650	105.6	82.1
リース 事業 Leases	120,000	113.2	1.5	13,750	101.8	5.7
信用保証 Guarantees	156,000	103.9	1.9	16,400	108.2	6.8
不動産担保ローン Mortgage loans	92,520	112.3	1.1	6,300	98.6	2.6
その他 Others	133,710	117.2	1.6	2,200	130.3	0.9
ファイナンス関連 Finance related business	226,230	115.2	2.8	8,500	105.2	3.5
ファイナンス事業計 Finance business total	382,230	110.3	4.7	24,900	107.2	10.4
金融収益 Financial revenue				4,300	74.4	1.8
合計 Total	8,173,780	108.4	100.0	239,600	104.8	100.0

	2016/3	前年比% YOY Change (%)	2017/3	前年比% YOY Change (%)
販管費 SG&A expenses	186,492	109.8	190,300	102.0
金融費用 Financial expenses	12,620	89.7	12,000	95.1
計 Total	199,113	108.2	202,300	101.6
営業利益 Operating income	29,599	83.7	37,300	126.0
経常利益 Ordinary income	32,614	84.8	40,000	122.6
当期純利益 Net income	25,570	226.0	28,500	111.5

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

2014年度実績 2015年度実績 2016年度見込
 Fiscal 14 Fiscal 15 Fiscal 16
 Actual Actual Estimate

事業内容・他
 Business & others

■連結子会社 Consolidated Subsidiaries

単位：百万円／(¥ Million)

		2014年度実績 Fiscal 14 Actual	2015年度実績 Fiscal 15 Actual	2016年度見込 Fiscal 16 Estimate	
(株)アトリウム グループ Atrium Group 直接保有割合 % ownership 100.0% (グループ議決権保有割合 % own by CS-group) (100.0%)	総資産 Total Assets	199,540	191,732		- Real Estate Revitalization Business & Loan Servicing (Asset Recovery) Business - ・ By selecting and concentrating its business, it could be said that the Company initially specialized in <i>real estate revitalization business and loan servicing business</i> . ・ The real estate revitalization business consists of buying used real-estate and elevating the property's value by means of adjusting the acquisition rights, refurbishment and renovation work, and then sell it. ・ The loan servicing business consists of special servicing of nonperforming loans backed by real estate, and it's meant to display sourcing and servicing abilities, by leveraging skills and know-how in the real estate field.
	純資産 Shareholders' Equity	△ 66,702	△ 907		
	剰余金 Retained Earnings	△ 67,667	△ 1,008		
	営業収益 Operating Revenue	* 11,475	* 14,373	* 10,995	
	経常利益 Ordinary Income	741	7,447	1,805	
	当期利益 Net Income	573	69,889	1,305	
(株)セゾンパーソナルプラス JPN Holdings Co.,Ltd.	総資産 Total Assets	5,177	5,331		- Temporary Staffing Business and Debt Collection Business - ・ The Company has Human Plus Co., Ltd., a company engaging in temporary staffing business, as an operating holding company, and an operating subsidiary of JPN Collection Service Co., Ltd., a company engaging in debt collection business. ・ Human Plus Co., Ltd. changed its name to Saison Personal Plus Company Ltd. on April 1, 2016.
	純資産 Shareholders' Equity	4,281	4,470		
	剰余金 Retained Earnings	2,771	3,068		
	営業収益 Operating Revenue	6,342	6,139	5,858	
	経常利益 Ordinary Income	157	187	237	
	当期利益 Net Income	△ 171	296	150	
(株)セゾンファンデックス Saison Fundex Corporation	総資産 Total Assets	73,080	69,908		- Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business - ・ Positioning personal loan business as its core business, the company is extending its business to mortgage financing business and credit guarantee business. ・ Balance of personal loans decreased by 90% in comparison with the end of the previous term to 46.1 billion yen, showing that the decreasing tendency continued. On the other hand, quality of the credit continued to be enhanced and the company will facilitate the activities to strengthen the product appeal and sales force, in parallel with risk management activities.
	純資産 Shareholders' Equity	13,850	14,153		
	剰余金 Retained Earnings	9,305	9,618		
	営業収益 Operating Revenue	9,197	7,228	6,986	
	経常利益 Ordinary Income	704	804	1,300	
	当期利益 Net Income	880	413	802	
(株)コンチェルト CONCERTO CO.,LTD.	総資産 Total Assets	36,524	33,806		- Amusement Business & Real Estate Rental Business - The amusement business manages 22 amusement centers. The real estate rental business has a record of 11 properties delivered, and it is currently striving to expand its operations to enhance profitability by proactively developing new properties and attracting tenants through a more appealing approach. Also expanded the rent-a-car business to Ishigaki Island.
	純資産 Shareholders' Equity	27,965	28,871		
	剰余金 Retained Earnings	10,065	10,971		
	営業収益 Operating Revenue	* 12,481	* 11,808	* 11,367	
	経常利益 Ordinary Income	1,941	1,744	1,868	
	当期利益 Net Income	1,003	906	1,178	
(株)キュービタス Qubitous Co.,Ltd.	総資産 Total Assets	74,208	85,925		- Commissioned Business for Credit Card Processing - ・ The joint stock company between the Company (51.0% share) and Mizuho Bank (49.0% share) commissioned the processing operations focusing on the Company and UC Card Co., Ltd. ・ Strives to enhance customer trust in the quality of its operations by providing stable system operation.
	純資産 Shareholders' Equity	△ 1,053	3		
	剰余金 Retained Earnings	△ 1,554	△ 496		
	営業収益 Operating Revenue	25,757	25,992		
	経常利益 Ordinary Income	△ 114	△ 4		
	当期利益 Net Income	△ 4,263	1,057		

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

2014年度実績 2015年度実績 2016年度見込
 Fiscal 14 Fiscal 15 Fiscal 16
 Actual Actual Estimate

事業内容・他
 Business & others

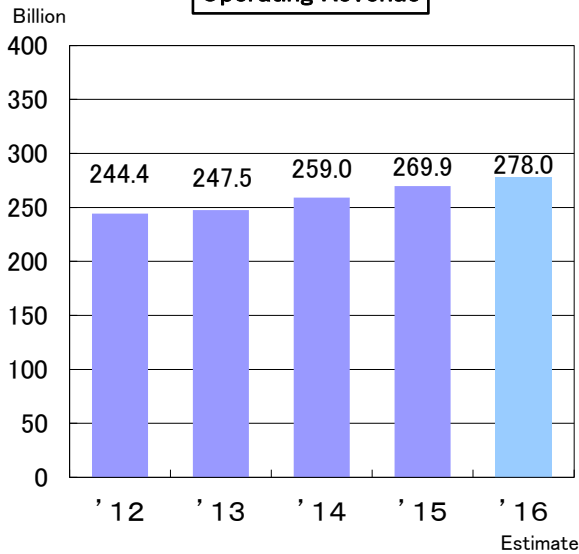
■持分法適用会社 = 関連会社 Affiliates Account For By the Equity Method 単位:百万円/(¥ Million)

会社名	種別	2014年度実績 Fiscal 14 Actual	2015年度実績 Fiscal 15 Actual	2016年度見込 Fiscal 16 Estimate	事業内容・他 Business & others	
						2014年度実績 Fiscal 14 Actual
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	25,493	23,183	- Information Service Industry - Expanded the HULFT business providing BPO operations and telecommunications middleware sales and solutions, focused on financial systems, distribution service systems, and human resource/payroll outsourcing services.	
	純資産	Shareholders' Equity	10,758	4,226		
	剰余金	Retained Earnings	7,729	1,382		
	営業収益	Operating Revenue	△ 856	6,790		
	経常利益	Ordinary Income	△ 4,474	2,088		2,746
	当期利益	Net Income	△ 4,909	△ 6,347		1,922
46.8% (46.8%)						
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	169,253	155,262	- Credit Card Service Industry - Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased. In 2007, Idemitsu Cash Preca was issued, which could be used as both a cash member card and prepaid card. In July 2010, Idemitsu Biz Card was issued as a brand-new corporate card. The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.	
	純資産	Shareholders' Equity	21,962	24,926		
	剰余金	Retained Earnings	18,062	21,026		
	営業収益	Operating Revenue	22,699	22,188		22,496
	経常利益	Ordinary Income	5,098	4,508		3,604
	当期利益	Net Income	3,252	2,963		2,444
50.0% (50.0%)						
ユーシーカード㈱ UC CARD Co., Ltd.	総資産	Total Assets	299,946	315,283	- Credit Card Service Industry - As a company engaged in the franchising, consignment and gift card businesses, its contribution to the reorganization of the credit card service business jointly with Mizuho Financial Group made possible a strategic business alliance with Credit Saison as well as it clearly differentiated it from other card companies.	
	純資産	Shareholders' Equity	54,056	58,712		
	剰余金	Retained Earnings	7,479	8,228		
	営業収益	Operating Revenue	24,839	27,740		
	経常利益	Ordinary Income	1,361	1,179		
	当期利益	Net Income	625	749		
31.0% (31.0%)						
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	98,579	95,777	- Credit Card Service Industry - July 2004: Merger of 3 card service companies related to Resona. The next month, the Company made a 10% investment stake and started issuing Resona Card Saison using its processing capabilities. December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services by promoting the cash card-type credit card to all bank customers of Resona Group.	
	純資産	Shareholders' Equity	26,907	28,791		
	剰余金	Retained Earnings	25,066	26,991		
	営業収益	Operating Revenue	17,565	17,207		
	経常利益	Ordinary Income	3,174	3,062		
	当期利益	Net Income	1,903	1,960		
22.4% (22.4%)						
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	10,658	11,793	- Credit Card Service Industry - October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and itself, the Company developed and promoted a credit card services business model linked to the area. July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.	
	純資産	Shareholders' Equity	368	573		
	剰余金	Retained Earnings	△ 2,631	△ 2,426		
	営業収益	Operating Revenue	1,841	2,057		2,270
	経常利益	Ordinary Income	116	208		300
	当期利益	Net Income	113	205		297
50.0% (50.0%)						
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd.	総資産	Total Assets	18,133	29,416	- Credit Card Service Industry - Nov. 2006: Joint venture with Daiwa House Industry. May 2007: Issued the Daiwa Saison Card and ran a point program for each facility under the Daiwa House Group. Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.	
	純資産	Shareholders' Equity	407	368		
	剰余金	Retained Earnings	△ 1,692	△ 1,731		
	営業収益	Operating Revenue	1,905	4,131		5,513
	経常利益	Ordinary Income	45	220		202
	当期利益	Net Income	43	△ 39		201
30.0% (30.0%)						
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.	総資産	Total Assets	97,491	96,391	- Credit Card Service Industry - August 2004: Credit Saison made a 10% investment stake through a collaboration with Takashimaya and started issuing the Takashimaya Saison Card. With approximately 600 thousands of new accounts among its achievements over the years, thanks to its determination in July 2006 to strengthen its business relationship with the Company, it managed to raise its capital ratio to 33.4%. With a strong commitment to customer first policy, its goal is to deliver a card that secures customers' maximum satisfaction by leveraging its strengths as a company offering cards for purchases in department stores.	
	純資産	Shareholders' Equity	21,990	24,446		
	剰余金	Retained Earnings	18,690	21,146		
	営業収益	Operating Revenue	16,789	17,257		17,816
	経常利益	Ordinary Income	4,196	4,371		4,456
	当期利益	Net Income	2,515	2,707		2,795
33.4% (33.4%)						
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd.	総資産	Total Assets	176,702	177,033	- Credit Card Service Industry - As regards the affiliated cards joint business with Sogo & Seibu, in April 2011 the Company established a joint venture with Seven Financial Service, which was the successor company in an absorption-type corporate split. In the future, the integration with the Seven Card service is expected, while the Company is aiming to achieve a top-class position with a brand-new financial service by combining its strengths, extensive expertise in processing, and marketing know-how, as well as by integrating the wide customer base and customer contact points that Seven & i possesses as Japan's largest distribution group.	
	純資産	Shareholders' Equity	32,232	33,166		
	剰余金	Retained Earnings	10,232	11,166		
	営業収益	Operating Revenue	20,879	20,742		
	経常利益	Ordinary Income	3,148	2,575		
	当期利益	Net Income	1,781	1,556		
49.0% (49.0%)						
㈱イープラス eplus inc.	総資産	Total Assets			- Ticket Selling Industry - A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. "e+ (eplus)" is a top-class online ticketing agency with more than 10 million members. Going forward, in an attempt of meeting the ever-changing needs in the ticket sales market, new service for smartphone is expected.	
	純資産	Shareholders' Equity				
	剰余金	Retained Earnings				
	営業収益	Operating Revenue				
	経常利益	Ordinary Income				
	当期利益	Net Income				
50.0% (50.0%)						

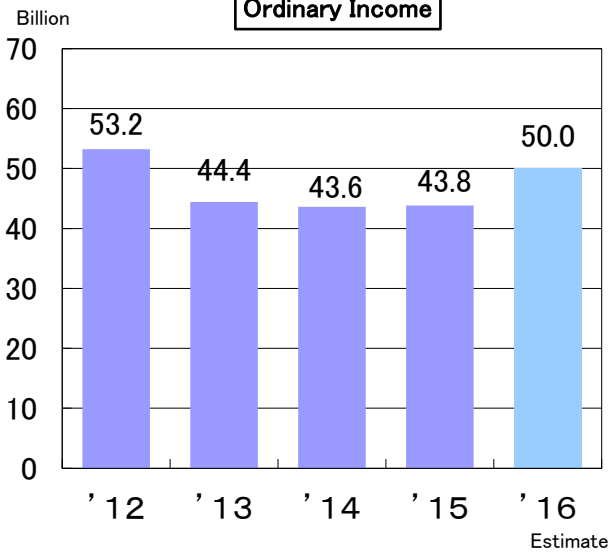
◆ Operating Results

Consolidated

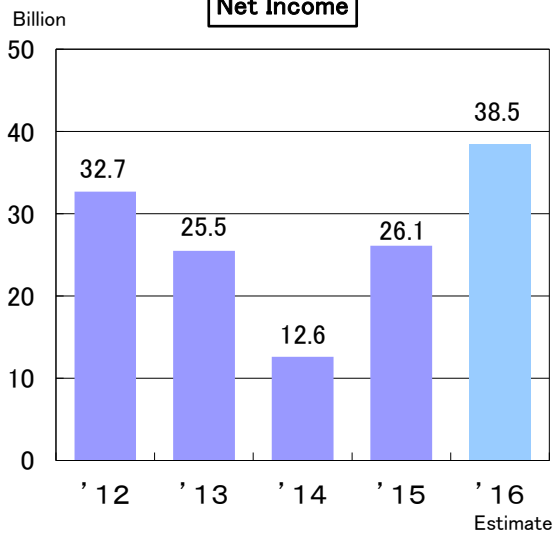
Operating Revenue



Ordinary Income

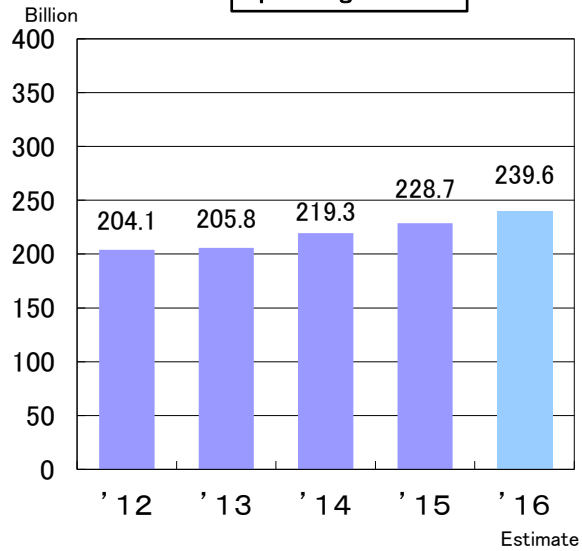


Net Income

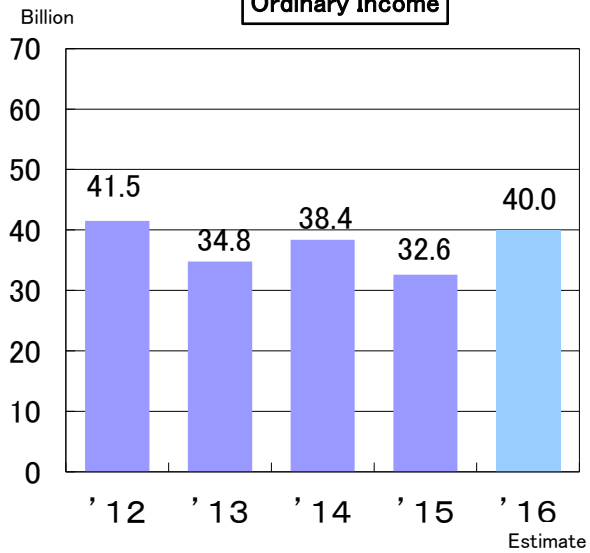


Non-consolidated

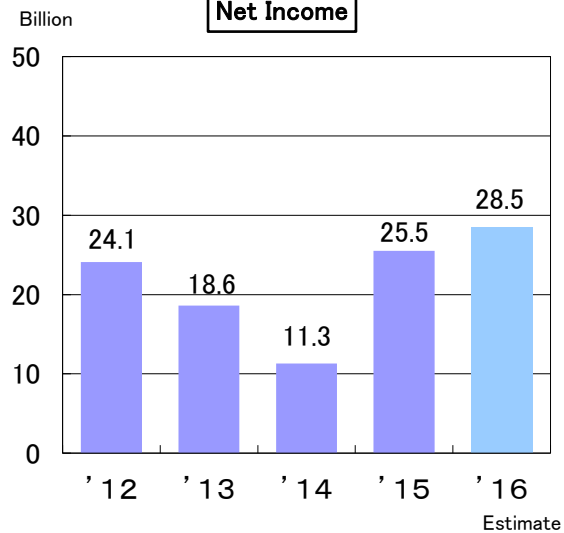
Operating Revenue



Ordinary Income

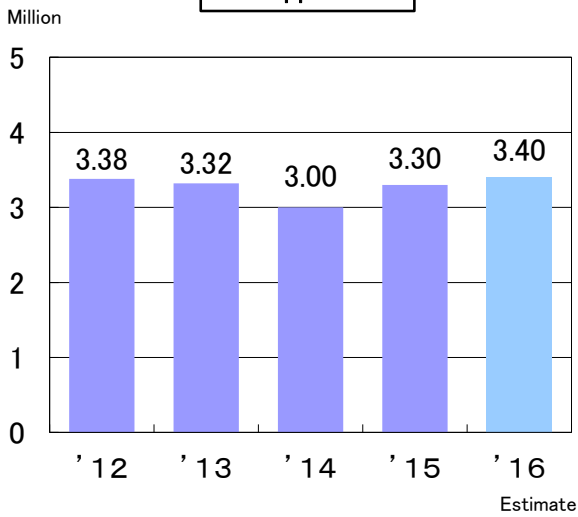


Net Income

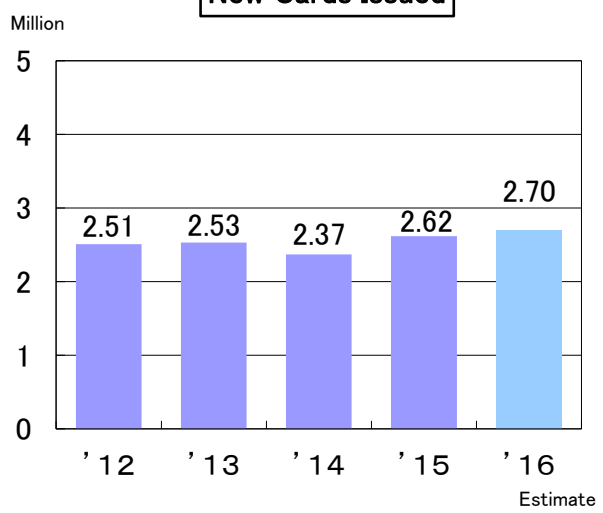


◆ Main Indices (Non-consolidated)

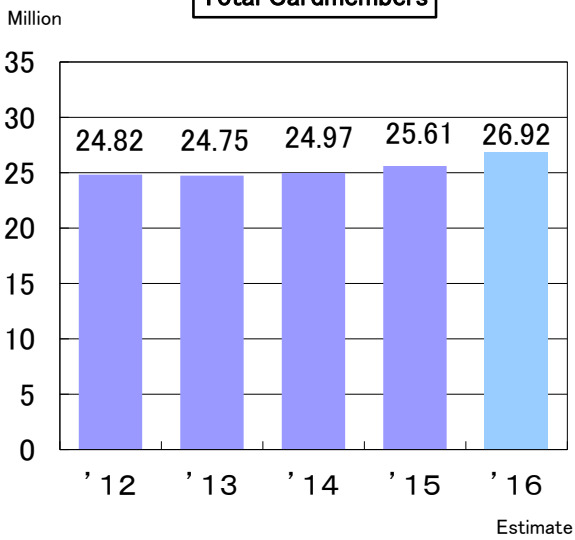
New Applications



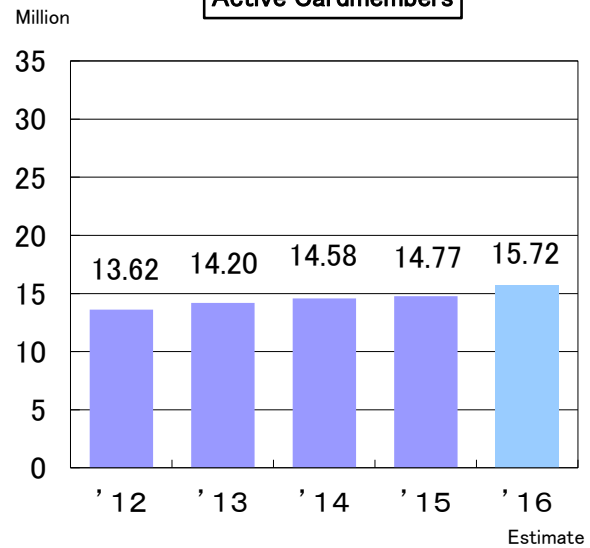
New Cards Issued



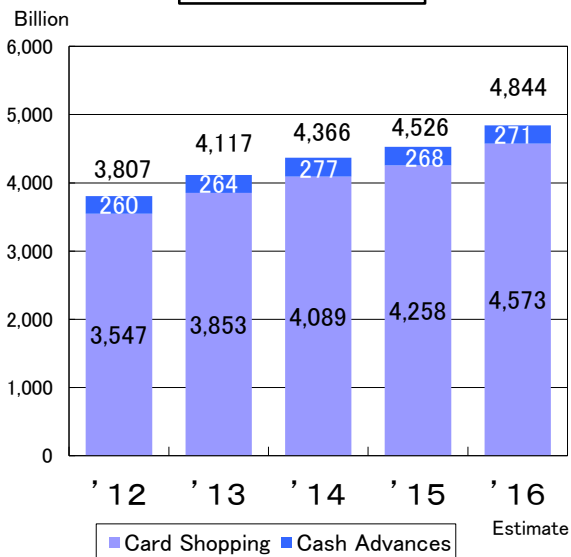
Total Cardmembers



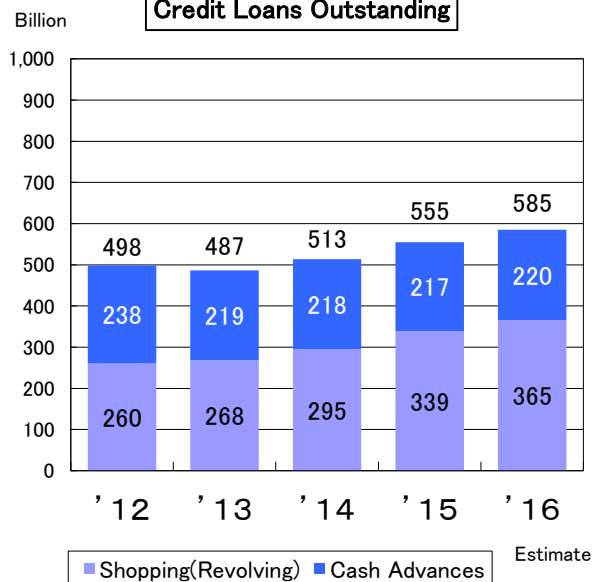
Active Cardmembers



Transaction Volume

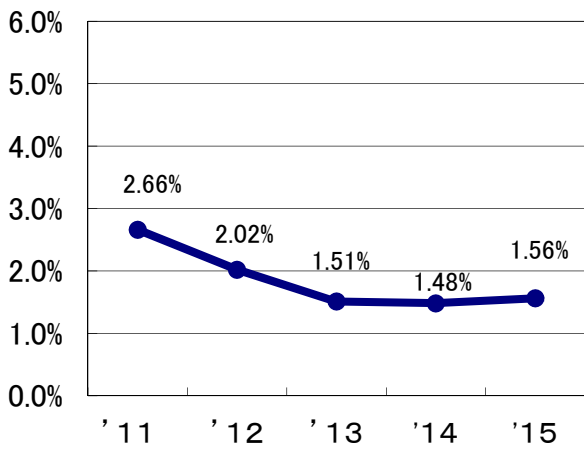


Credit Loans Outstanding

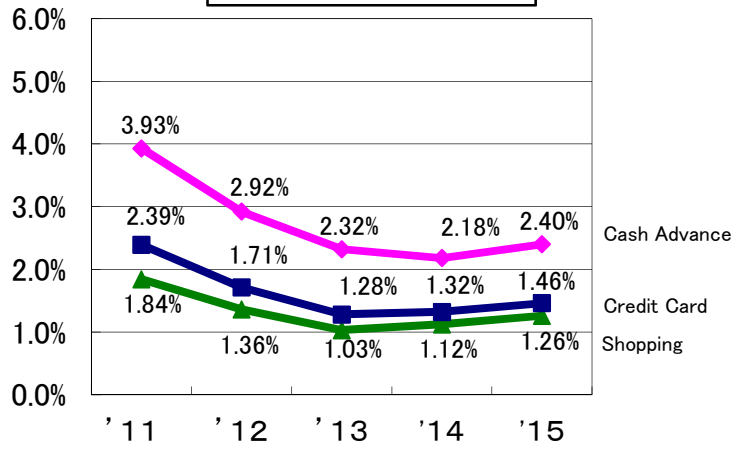


◆ Credit Riskn Trends

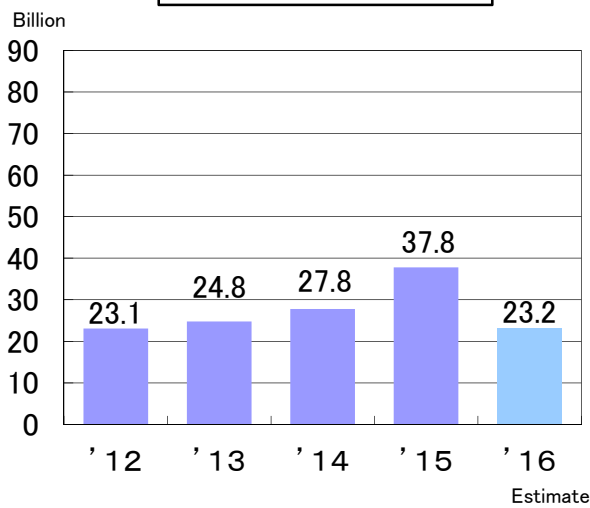
Delinquency of over 90 days (Consolidated)



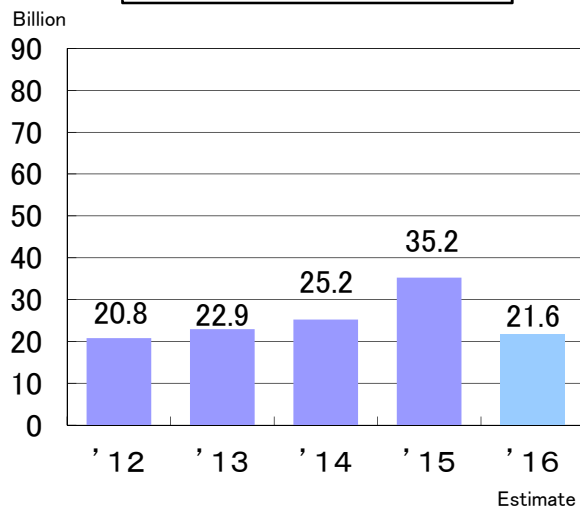
Delinquency of over 90 days (Non-consolidated)



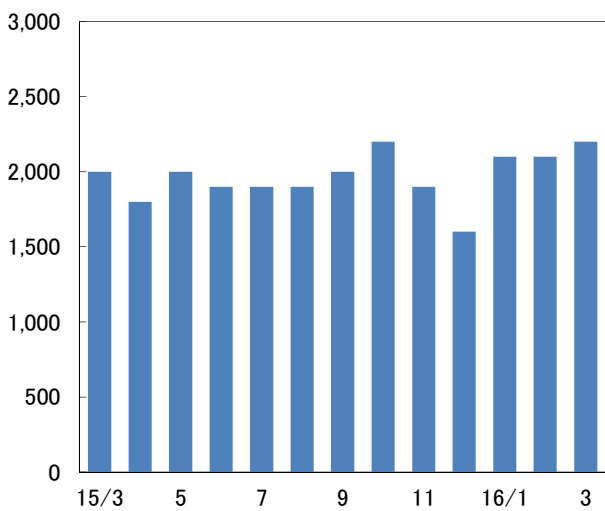
Credit Cost (Consolidated)



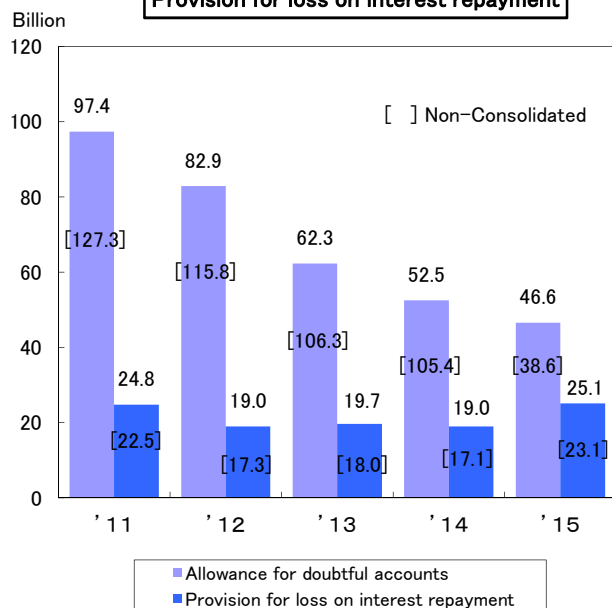
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



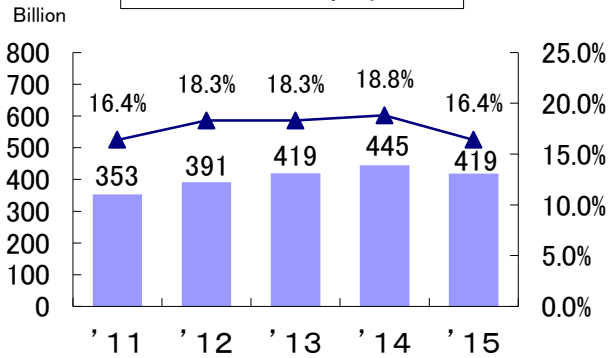
**Allowance for doubtful accounts
Provision for loss on interest repayment**



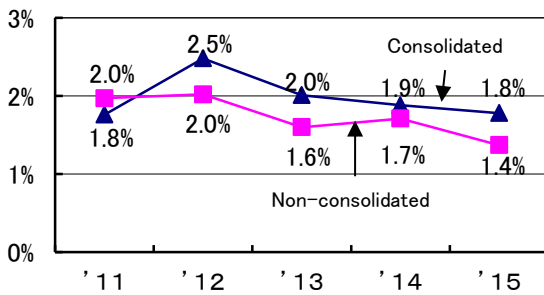
◆ Financial Indices

Consolidated

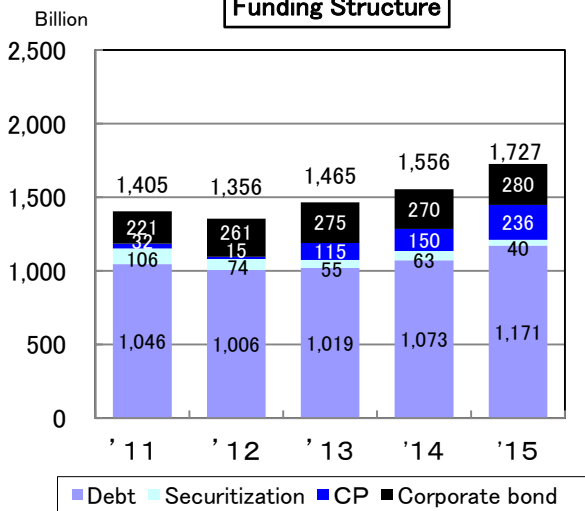
Shareholders' Equity Ratio



ROA(Ordinary Income Basis)

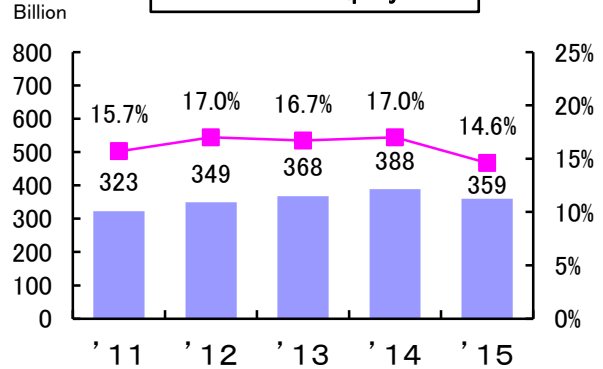


Funding Structure

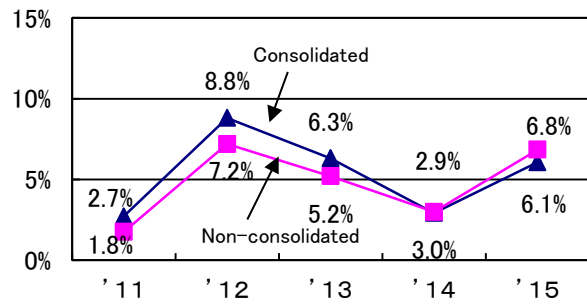


Non-consolidated

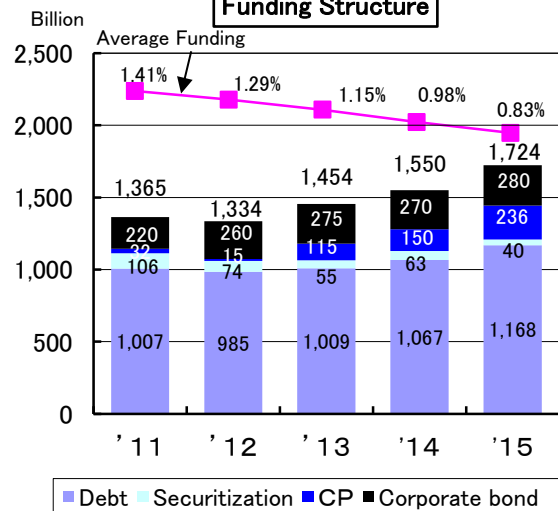
Shareholders' Equity Ratio



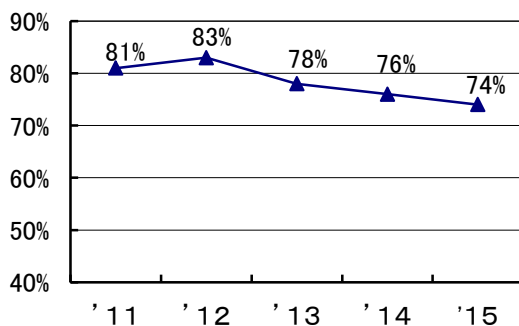
ROE(Adjusted)



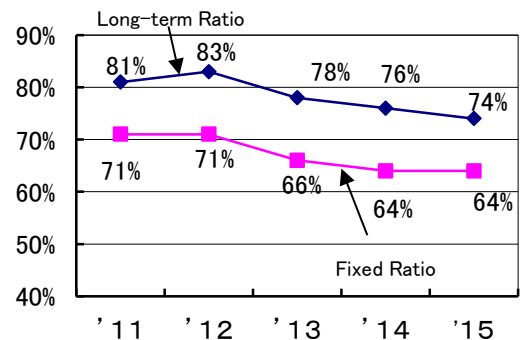
Funding Structure



Long-term Ratio



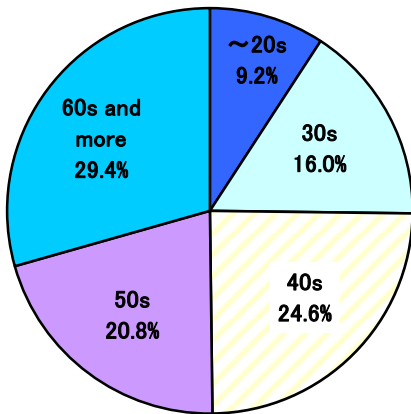
Long-term Ratio/Fixed Ratio



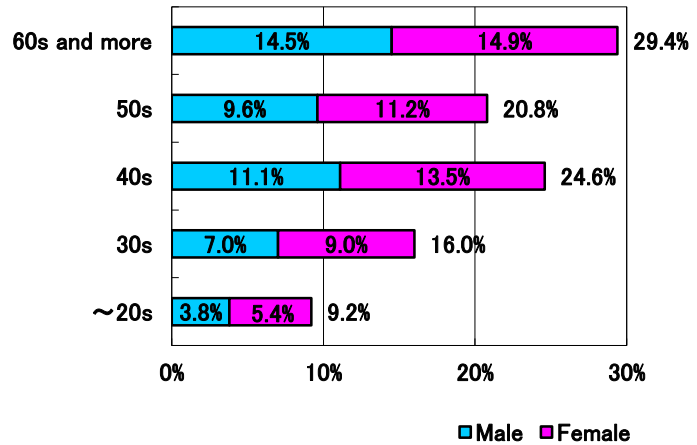
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2016

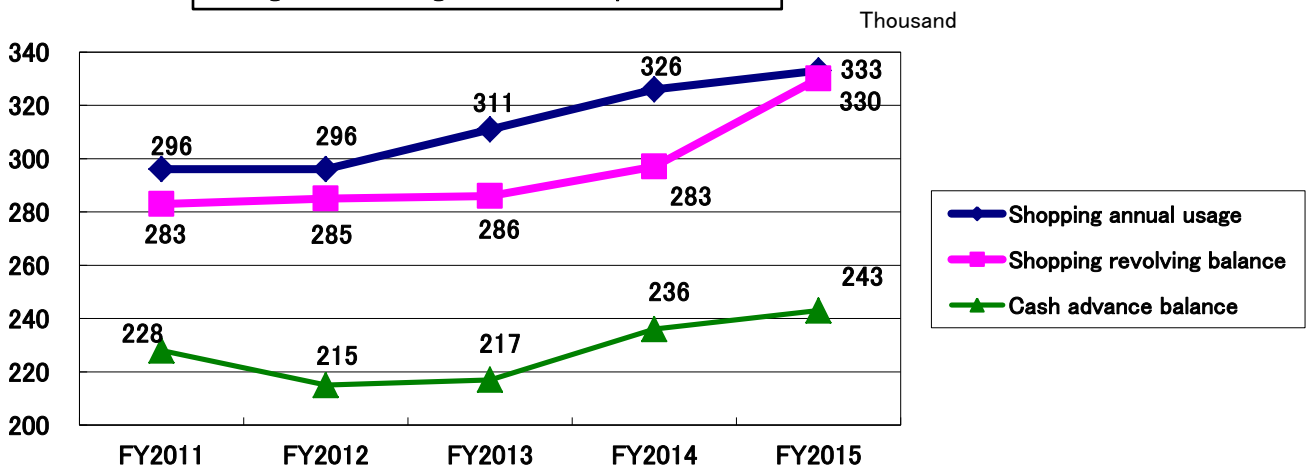
Share by Age



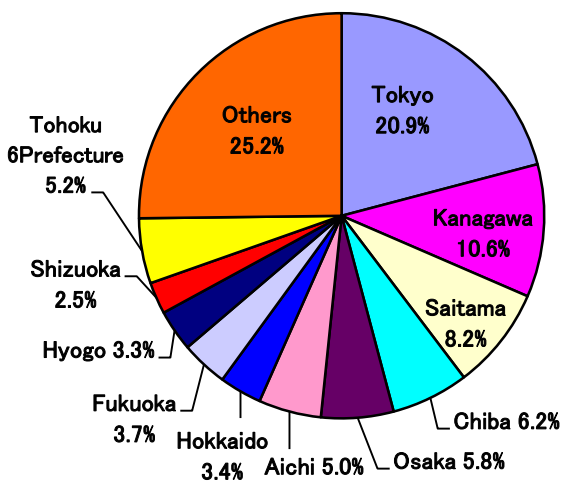
Share by Age and Sex



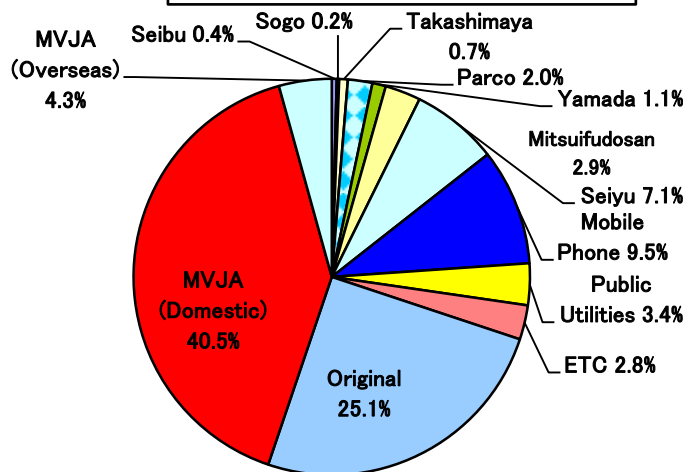
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Mar.31, 2016

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
Credit Saison (Non-consolidated)	3.30	25.61	4,526	229	32.6
Yamada Financial 34.0% (established 06/6)	0.33	1.94	153	0.7	0
YM Saison 50.0% (established 07/9)	0	0.03	4.2	0	0
Idemitsu Credit 50.0%(invested 03/10)	0.31	3.37	726	22.1	4.5
Risona Card 22.4% (invested 04/8)	0.06	1.61	345	17.2	3
Takashimaya Credit 33.4% (invested 04/8)	0.11	1.36	576	17.2	4.3
Shizugin Saison 50.0% (established 06/10)	0.03	0.22	54	2	0.2
Daiwa House Financial 30.0% (established 06/11)	0.06	0.32	100	4.1	0.2
Seven CS Card Service 49.0% (established 09/10)	0.16	3.21	742	21	2.5
Total	4.03	35.7	7,068	312.0	47.3

※“Transaction volume” includes shopping and cash advance.

(参考) 貸借対照表 (2016年3月31日現在)
Balance Sheets (As of March 31, 2016)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term	2016年3月		差	Term	2016年3月		差
	連結貸借対照表 (A) Consolidated	単体貸借対照表 (B) Non-consolidated			Difference (A-B)	連結貸借対照表 (A) Consolidated	
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	(2,047,342)	(2,110,320)	(△ 62,977)	流動負債 Current liabilities	(914,876)	(897,662)	(17,213)
現金及び預金 Cash and deposits	64,869	47,010	17,859	支払手形及び買掛金 Notes and accounts payable-trade	239,719	239,432	286
割賦売掛金 Accounts receivable-installment	1,596,865	1,526,902	69,963	短期借入金 Short-term loans payable	214,160	213,960	200
リース投資資産 Lease investments assets	227,451	227,503	△ 51	一年以内に返済予定の 長期借入金 Current portion of long-term loans payable	121,760	119,800	1,960
営業投資有価証券 Operational investment securities	29,310	29,310	—	一年以内に償還予定の社債 Commercial paper	35,000	35,000	—
たな卸資産 Inventory	112,999	1,233	111,766	一年以内に返済予定の 債権流動化借入金 Commercial paper	236,000	236,000	—
繰延税金資産 Deferred income taxes	15,725	15,631	93	一年以内に返済予定の 債権流動化借入金 under credit fluidity	—	—	—
短期貸付金 Short-term loans	9,457	270,307	△ 260,850	リース債務 Leases Obligations	625	500	124
その他の Other trade receivables	34,037	31,013	3,023	未払法人税等 Income taxes payable	2,381	754	1,627
貸倒引当金 Allowance for doubtful accounts	△ 43,373	△ 38,592	△ 4,781	賞与引当金 Provision for bonuses	2,206	1,443	763
				役員賞与引当金 Provision for directors' bonuses	124	100	24
				利息返還損失引当金 Provision for loss on interest repayment	9,749	8,969	779
				商品券回収損失引当金 Allowance for loss on collecting gift tickets	151	151	—
				資産除去債務 Asset retirement obligations	—	—	—
固定資産 Noncurrent assets	(502,742)	(357,571)	(145,170)	割賦利益繰延 Deferred installment income	8,241	8,241	—
有形固定資産 Property, plant and equipment	(61,950)	(15,668)	(46,281)	その他 Others	44,754	33,307	11,447
建物 Buildings	20,829	5,789	15,039	固定負債 Long-term liabilities	(1,217,125)	(1,211,705)	(5,419)
土地 Land	33,138	6,904	26,234	社債 Bonds payable	245,000	245,000	—
リース資産 Equipment for lease	1,529	1,142	386	長期借入金 Long-term loans payable	835,184	834,399	785
建設仮勘定 Construction in progress	1,333	239	1,093	債権流動化借入金 Long-term loans payable under credit fluidity	20,000	20,000	—
その他 Others	5,119	1,592	3,526	リース債務 Leases Obligations	1,336	1,232	104
				債務保証損失引当金 Provision for loss on guarantees	5,014	4,802	212
				ポイント引当金 Provision for point card certificates	88,576	88,576	—
無形固定資産 Intangible assets	(175,749)	(92,026)	(83,722)	利息返還損失引当金 Provision for loss on interest repayment	15,372	14,173	1,199
借地権 Leaseholds	970	14	956	資産除去債務 Asset retirement obligations	440	—	440
ソフトウェア Software	5,902	3,935	1,967	その他 Others	6,202	3,523	2,679
リース資産 Equipment for lease	535	535	—				
建設仮勘定 Construction in progress	168,051	87,288	80,763	負債合計 Total Liabilities	2,132,001	2,109,368	22,632
その他 Others	288	253	35	(純資産の部) (Net assets)			
投資その他の資産 Investments and other assets	(265,043)	(249,876)	(15,167)	株主資本 Shareholders' equity	(374,232)	(328,698)	(45,533)
投資有価証券 Long-term investment securities	163,065	146,838	16,226	資本 Capital stock	75,929	75,929	—
長期貸付金 Long-term loans	11,240	68,192	△ 56,952	資本剰余金 Capital surplus	85,634	84,099	1,534
長期前払費用 Long-term prepaid expense	456	894	△ 438	利益剰余金 Retained earnings	265,554	221,270	44,283
差入保証金 Lease deposits	4,013	1,456	2,557	自己株式 Treasury common stock	△ 52,885	△ 52,601	△ 284
整理事業関連資産 Liquidation business assets	53,104	—	53,104	評価・換算差額等 Valuation and translation adjustments	(44,483)	(30,729)	(13,753)
繰延税金資産 Deferred income taxes	33,171	31,083	2,087	その他有価証券評価差額金 Valuation difference on available-for-sale securities	46,301	32,395	13,905
その他 Others	3,272	1,509	1,762	繰延ヘッジ損益 Deferred gains or (losses) on hedges	△ 1,665	△ 1,665	—
貸倒引当金 Allowance for doubtful accounts	△ 3,280	△ 98	△ 3,181	為替換算調整勘定 Foreign currency translation adjustment	△ 152	—	△ 152
				新株予約権 Stock Option	0	—	0
繰延資産 Deferred assets	(904)	(904)	(—)	非支配株主持分 Non-controlling interests	272	—	272
社債発行費 Bond issue cost	904	904	—	純資産合計 Net assets	418,988	359,428	59,560
資産合計 Total assets	2,550,990	2,468,797	82,193	負債及び純資産合計 Total Liabilities and Net assets	2,550,990	2,468,797	82,193

(参考) 損益計算書 (2015年4月1日 ~ 2016年3月31日)
Statements of Income (From April 1, 2015 to March 31, 2016)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科目 Item	2016年3月 連結損益計算書 Consolidated (A)		2016年3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	202,952		186,172		16,779	
リース事業収益 Income from the leases business	13,482		13,509		△ 27	
ファイナンス事業収益 Income from the finance business	27,320		23,232		4,088	
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	44,142		20		44,121	
不動産関連事業原価 Cost of the real estate business	28,697	15,444	1	18	28,695	15,425
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	57,533		-		57,533	
エンタテインメント事業原価 Cost of the entertainment business	47,145	10,388	-	-	47,145	10,388
金融収益 Financial revenues		331		5,779		△ 5,447
計 Total	269,919	100.0%	228,713	100.0%	41,206	118.0%
営業費用 Operating expenses						
販売費及び一般管理費 Selling, general and administrative expenses	221,553	82.1%	186,492	81.5%	35,060	118.8%
金融費用 Financial expenses	11,772	4.4%	12,620	5.5%	△ 847	93.3%
計 Total	233,325	86.4%	199,113	87.1%	34,212	117.2%
営業利益 Operating income	36,593	13.6%	29,599	12.9%	6,993	123.6%
営業外収益 Non-operating income	7,391	2.7%	3,131	1.4%	4,259	236.0%
営業外費用 Non-operating expenses	182	0.1%	117	0.1%	64	155.3%
経常利益 Ordinary income	43,802	16.2%	32,614	14.3%	11,188	134.3%
特別利益 Extraordinary income	4,867	1.8%	12,208	5.3%	△ 7,341	39.9%
特別損失 Extraordinary loss	161	0.1%	72	0.0%	89	222.5%
税金等調整前当期純利益 Income before income taxes and minority interests	48,508	18.0%	44,750	19.6%	3,758	108.4%
法人税、住民税及び事業税 Income taxes-current	1,997		105		1,892	
法人税等調整額 Income taxes-deferred	20,001	21,998	19,074	19,179	926	2,818
当期純利益 Profit	26,510	9.8%	-	-	26,510	-
非支配株主に帰属する四半期純利益 Profit attributable to non-controlling interests	347	0.1%	-	-	347	-
親会社株主に帰属する四半期純利益 Profit attributable to owners of parent	26,163	9.7%	25,570	11.2%	592	102.3%

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	16.4%	14.6%
総資産利益率 ROA	1.06%	1.08%
自己資本利益率 ROE	6.06%	6.84%
連単倍率 Consolidated/Non-consolidated	1.02	

貸借対照表 (2016年2月29日現在)

Balance Sheet (As of February 29, 2016)

Term	2015年2月 February, 2015	2016年2月 February, 2016	増減 Increase/Decrease	Term	2015年2月 February, 2015	2016年2月 February, 2016	増減 Increase/Decrease		
								金額 Amount	金額 Amount
科目 Items				科目 Items					
(資産の部) 流動資産	(Assets) Current assets	110,855	114,016	3,162	(負債の部) 流動負債	(Liabilities) Current liabilities	265,126	191,706	△ 73,419
現金及び預金	Cash and deposits	3,532	1,664	△ 1,867	支払手形及び買掛金	Notes and accounts payable-trade	482	243	△ 238
受取手形及び営業未収入金	Notes and operating accounts receivable	271	79	△ 192	短期借入金	Short-term loans payable	258,858	187,043	△ 71,815
たな卸資産	Inventories	103,498	110,817	7,319	未払金・未払費用	Accounts payable-other and accrued expenses	425	980	555
求償債権	Guarantor's claims	5,752	15	△ 5,737	預り保証金	Guarantee deposited	1,368	1,537	168
短期貸付金	Short-term loans receivable	54	46	△ 8	その他	Others	3,991	1,902	△ 2,089
その他	Other	2,174	1,961	△ 212					
貸倒引当金	Allowance for doubtful accounts	△ 4,428	△ 568	3,860					
固定資産	Noncurrent assets	88,685	0	△ 88,685	固定負債	Noncurrent liabilities	1,116	933	△ 183
有形固定資産	Property, plant and equipment	18,901	22,922	4,021	瑕疵保証引当金	Provision for guarantees for defects	8	8	-
無形固定資産	Intangible assets	58	54	△ 3	預り保証金	Guarantee deposited	561	555	△ 6
投資その他の資産	Investments and other assets	69,725	54,739	△ 14,986	その他	Other	546	369	△ 176
整理事業関連資産	Liquidation business assets	74,539	55,206	△ 19,333					
その他	Other	2,759	2,783	24					
貸倒引当金	Allowance for doubtful accounts	△ 7,572	△ 3,250	4,322					
					負債合計	Total liabilities	266,242	192,639	△ 73,603
					(純資産の部)	(Net assets)			
	株主資本	Shareholders'equity	△ 66,711	△ 908	65,802				
	資本金	Capital stock	75	50	△ 25				
	資本剰余金	Capital surplus	880	50	△ 830				
	利益剰余金	Retained earnings	△ 67,667	△ 1,008	66,658				
	評価・換算差額等	Valuation and translation adjustments	9	1	△ 7				
	その他有価証券評価差額金	Valuation difference on available-for-sale securities	9	1	△ 7				
	純資産合計	Total net assets	△ 66,702	△ 907	65,795				
資産合計	Total assets	199,540	191,732	△ 7,807	負債純資産合計	Total liabilities and net assets	199,540	191,732	△ 7,807

損益計算書 (2015年3月1日 ~ 2016年2月29日)

Statement of Income (March 1, 2015 to February 29, 2016)

(単位:百万円)

(Millions of yen)

Term		2015年2月 (14/03-15/02)	2016年2月 (15/03-16/02)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	34,621	41,938	7,316
売上原価	Cost of sales	23,146	27,564	4,418
売上総利益	Gross profit	11,475	14,373	2,898
販売費及び一般管理費	Selling, general and administrative expenses	6,805	7,194	389
営業利益	Operating income	4,670	7,179	2,508
営業外収益	Non-operating income	199	4,030	3,830
営業外費用	Non-operating expenses	4,128	3,761	△ 366
経常利益	Ordinary income	741	7,447	6,705
特別利益	Extraordinary income	5	63,085	63,079
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	747	70,527	69,780
法人税等	Income taxes	174	638	464
当期純利益	Net income	573	69,889	69,315

貸借対照表 (2016年1月31日現在)
Balance Sheets (As of January 31, 2016)

(単位:百万円)
(Millions of yen)

科 目	Items	2015年1月	2016年1月	増減 Increase/Decrease	科 目	Items	2015年1月	2016年1月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	69,569	67,522	△ 2,047	流動負債	Current liabilities	50,940	48,940	△ 1,999
現金及び預金	Cash and deposits	744	789	44	短期借入金	Short-term loans payable	46,500	45,700	△ 800
営業貸付金	Operating loans	69,034	67,377	△ 1,657	一年以内返済予定 長期借入金	Current portion of long-term loans payable	2,660	1,560	△ 1,100
販売用不動産	Real estate for sale	1,271	783	△ 487	リース債務	Lease obligations	27	22	△ 5
未収入金	Accounts receivable	400	300	△ 99	未払金	Accounts payable-other	201	194	△ 7
前払費用	Prepaid expenses	48	46	△ 1	未払費用	Accrued expenses	325	354	28
未収収益	Accrued income	1,165	1,015	△ 149	未払法人税	Income taxes payable	155	35	△ 120
繰延税金資産	Deferred tax assets	604	588	△ 16	利息返還損失引当金	Provision for loss on interest repayment	798	779	△ 18
その他流動資産	Other current assets	268	432	164	債務保証引当金	Provision for loss on guarantees	145	212	66
貸倒引当金	Allowance for doubtful accounts	△ 3,968	△ 3,812	155	その他流動負債	Other current liabilities	124	81	△ 43
					固定負債	Non-current liabilities	8,289	6,814	△ 1,474
固定資産	Noncurrent assets	3,510	2,385	△ 1,124	長期借入金	Long-term loans payable	7,145	5,585	△ 1,560
有形固定資産	Property, plant and equipment	957	419	△ 537	リース債務	Lease obligations	42	19	△ 22
土地	Land	389	203	△ 186	長期未払金	Long-term accounts payable	17	10	△ 6
建物	Buildings	476	137	△ 338	利息返還損失引当金	Provision for loss on interest repayment	1,084	1,199	114
器具及び備品等	Furniture and fixtures	28	41	13					
リース資産	Lease assets	62	37	△ 25					
無形固定資産	Intangible assets	204	158	△ 46					
ソフトウェア	Software	200	154	△ 46					
電話加入権	Telephone subscription right	4	4	—					
					負債合計	Total liabilities	59,229	55,754	△ 3,474
投資等	Investments and other assets	2,347	1,808	△ 539	(純資産の部)	(Net assets)			
投資有価証券	Investment securities	494	476	△ 18	株主資本	Shareholders' equity	13,805	14,119	313
固定化営業債権	Long-term loans receivable	41	29	△ 12	資本金	Capital stock	4,500	4,500	—
長期前払費用	Long-term prepaid expenses	2	0	△ 1	利益剰余金	Retained earnings	9,305	9,618	313
繰延税金資産	Deferred tax assets	1,757	1,247	△ 510					
その他投資等	Other assets	72	72	△ 0	評価・換算差額等	Valuation and translation adjustments	44	34	△ 9
貸倒引当金	Allowance for doubtful accounts	△ 21	△ 18	2	その他有価証券評価差額金	Valuation difference on available-for-sale securities	44	34	△ 9
					純資産合計	Total net assets	13,850	14,153	303
資産合計	Total assets	73,080	69,908	△ 3,171	負債及び純資産合計	Total liabilities and net assets	73,080	69,908	△ 3,171

損益計算書 (2015年2月1日 ~ 2016年1月31日)

Statements of Income (From February 1, 2015 to January 31, 2016)

(単位: 百万円)

(Millions of yen)

科 目	Items	2015年1月 14/02 - 15/01	2016年1月 15/02 - 16/01	増減 Increase/Decrease
営業収益	Operating revenue	7,945	7,228	△ 717
営業費用	Operating expenses	7,340	6,544	△ 795
支払利息	Interest expenses	1,009	845	△ 163
販売費及び一般管理費	Selling, general administrative expenses	6,330	5,698	△ 631
営業利益	Operating income	605	683	78
営業外収益	Non-operating income	99	121	21
営業外費用	Non-operating expenses	0	—	△ 0
経常利益	Ordinary income	704	804	99
特別利益	Extraordinary income	595	208	△ 387
特別損失	Extraordinary loss	156	—	△ 156
税引前当期純利益	Income before income taxes	1,144	1,012	△ 131
法人税、住民税及び事業税	Income taxes-current	82	65	△ 16
法人税等調整額	Income taxes-deferred	181	534	353
当期純利益	Net income	880	413	△ 467