

2017年3月期 第1四半期

決算資料

Reference Materials for the first quarter ended June 30, 2016

2016年 8月 5日

August 5, 2016



Public Relations Office
81-3-3982-0700

CREDIT SAISON CO., LTD.

第1四半期の業績概況

Materials Related to Business Report

<input type="checkbox"/> 第1四半期以降のトピックス	Business Highlights	1
<input type="checkbox"/> 経営成績	Business Results	1
<input type="checkbox"/> 連結会社の経営状況	Consolidated Results	2
<input type="checkbox"/> 主要指標（単体）	Main Indices (Non-Consolidated)	3
<input type="checkbox"/> 取扱高の実績	Volume of New Contracts	4
<input type="checkbox"/> 営業資産残高の実績	Operating Assets	5
<input type="checkbox"/> 営業収益の実績	Operating Revenue	6
<input type="checkbox"/> 販売費及び一般管理費の実績	Selling, General and Administrative Expenses	7
<input type="checkbox"/> 金利感応度によるバランスシートの構造	Liabilities	8

業績予測に関する資料

Materials Related to Performance Estimates

<input type="checkbox"/> 連結業績予測	Performance Estimates (Consolidated)	9
<input type="checkbox"/> 単体業績予測	Performance Estimates (Non-Consolidated)	10

ファクトブック

Fact Book

<input type="checkbox"/> 経営成績	Operating Results	11
<input type="checkbox"/> カード主要指標	Main Indices (Non-consolidated)	12
<input type="checkbox"/> 債権リスク	Credit Risk Trends	13
<input type="checkbox"/> 財務指標	Funding Structure	14
<input type="checkbox"/> カード属性・利用動向	Cardholders' attribute and usage	15

参考資料

For Reference

<input type="checkbox"/> クレディセゾンの貸借対照表	Balance Sheet (Credit Saison)	16
<input type="checkbox"/> クレディセゾンの損益計算書	Statement of Income (Credit Saison)	17
<input type="checkbox"/> アトリウムの貸借対照表	Balance Sheet (Atrium)	18
<input type="checkbox"/> アトリウムの損益計算書	Statement of Income (Atrium)	19
<input type="checkbox"/> セグメント別業績概況	Results by Business Segment	20

FY2016 Q1 Results (2016.4-6)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2016.4~)

- ◇ Announced midterm management plan ending 2018, a year, for which we chose becoming "Neo Finance Company in Asia" as our managerial vision
- ◇ Together with Digital Garage, Inc., created Saison DMP (data management platform), infrastructure for big data marketing card members and ensuring optimal distribution of information
- ◇ Launched Saison Smart Transfer Service reducing money transfer costs
- ◇ Launched 'hintos', a media introducing ground-breaking services of venture companies
- ◇ In April, 2016, had a grand opening of Atré Ebisu West Building with Digital Signage installed on the walls and launching advertising business

◆ Business Results (2016.4 ~ 6)

()YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'15/6	¥68.8bil.(110%)		¥55.3bil.(106%)
	'16/6	¥67.5bil.(98%)	→	¥57.9bil.(105%)
Ordinary Income	'15/6	¥17.7bil.(126%)		¥11.4bil.(99%)
	'16/6	¥15.3bil.(87%)	→	¥12.7bil.(112%)
Net Income	'15/6	¥12.5bil.(118%)		¥7.5bil.(96%)
	'16/6	¥11.2bil.(89%)	→	¥9.3bil.(124%)

◆ Consolidated Results

Consolidated Results

(Units: Billion yen; times)

	2016/6	2017/3 (estimate)
Ordinary Income	15.3 (YOY 87%)	50.0
Net Income	11.2 (YOY 89%)	38.5
Ratio of consolidated to non-consolidated net income (times)	1.20	1.35
Shareholders' equity ratio	16.1%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units: Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	15.3	12.7	2.6

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)	¥0.96bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.24bil.
Saison Fundex Corporation (Loans)	¥0.67bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥0.21bil.
Concerto Co., Ltd. (Amusement business) (Real estate rental business)	¥0.56bil.	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.17bil.
SAISON PERSONAL PLUS COMPANY LIMITED. (Temporary staff) (Servicing business)	¥0.05bil.		

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

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

	2016/6	2017/3 (target)
New card applications	770,000 (94%)	3,400,000 (103%)
New card issued	620,000 (97%)	2,700,000 (103%)
Total cardmembers	25,790,000 <+170,000>	26,920,000 <+1,310,000>
Active cardmembers	14,700,000 <△70,000>	15,720,000 <+950,000>
Transaction volume	1,152.3 bil. (104%)	4,844.0 bil. (107%)
Card Shopping	1,085.6 bil. (104%)	4,573.0 bil. (107%)
Cash Advances	66.7 bil. (96%)	271.0 bil. (101%)
Shopping revolving balance	349.6 bil. (114%)	365.0 bil. (108%)
Cash advances balance	217.5 bil. (99%)	220.0 bil. (102%)

◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

	2015/6	前年比%	構成比%	2016/6	前年比%	構成比%	2016/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2015/4/1~6/30			2016/4/1~6/30			2015/4/1~2016/3/31		
カードショッピング Credit-card-related shopping services	1,043,313	106.9	56.9	1,085,664	104.1	57.0	4,258,284	104.1	56.5
カードキャッシング Cash advances	69,857	98.7	3.8	66,708	95.5	3.5	267,723	96.6	3.6
カード事業計 Credit card total	1,113,171	106.4	60.7	1,152,373	103.5	60.6	4,526,008	103.7	60.0
証書ローン Member's Loan	1,364	125.6	0.1	1,229	90.1	0.1	4,605	115.0	0.1
プロセッシング・他社カード代行 Agency services	614,166	109.9	33.5	633,612	103.2	33.3	2,522,242	103.6	33.5
クレジットサービス関連 Credit services related	8,127	99.7	0.4	8,165	100.5	0.4	33,278	98.7	0.4
クレジットサービス事業計 Credit services total	1,736,829	107.6	94.7	1,795,381	103.4	93.3	7,086,134	103.6	94.0
リース事業 Leases	25,824	94.4	1.4	27,186	105.3	1.4	106,000	99.3	1.4
信用保証 Guarantees	35,334	114.4	1.9	38,161	108.0	2.0	150,101	109.3	2.0
不動産担保ローン Mortgage loans	12,104	139.7	0.7	28,262	233.5	1.5	82,420	163.3	1.1
その他 Others	23,943	157.4	1.3	36,278	151.5	1.9	114,043	141.4	1.5
ファイナンス関連 Finance related	36,047	151.0	2.0	64,541	179.0	3.4	196,463	149.9	2.6
ファイナンス事業計 Finance business total	71,382	130.3	3.9	102,702	143.9	5.3	346,565	129.1	4.6
その他の事業 Other businesses	4	100.4	0.0	5	105.5	0.0	20	104.5	0.0
取扱高合計 Volume of new contracts	1,834,041	108.1	100.0	1,925,275	105.0	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)

	2015/6	2016/6	前年比% YOY Change (%)	2016/3	対期末増減 Increase/Decrease from 2016/3	前期末比% Change form 2016/3 (%)
カードショッピング Credit-card-related shopping services	882,679	1,004,541	113.8	975,378	29,163	103.0
(内 リボルビング) (include revolving)	306,883	349,695	114.0	338,708	10,987	103.2
カードキャッシング Cash advances	219,583	217,545	99.1	216,580	964	100.4
カード事業計 Credit card total	1,102,263	1,222,086	110.9	1,191,959	30,127	102.5
証書ローン Member's Loan	10,894	9,876	90.7	9,978	△ 101	99.0
プロセッシング・他社カード代行 Agency services	94,682	94,933	100.3	102,259	△ 7,327	92.8
クレジットサービス関連 Credit services rerated	557	451	81.1	441	11	102.4
クレジットサービス事業計 Credit services total	1,208,397	1,327,348	109.8	1,304,638	22,710	101.7
リース事業 Leases	48,859	54,285	111.1	52,948	1,338	102.5
信用保証 Guarantees	1,240 (243,658)	1,352 (268,267)	109.0 (110.1)	1323 (264,021)	29 (4,246)	102.2 (101.6)
不動産担保ローン Mortgage loans	82,132	154,887	188.6	131,505	23,382	117.8
その他 Others	25,903	36,906	142.5	36,486	420	101.2
ファイナンス関連 Finance related	108,036	191,794	177.5	167,991	23,803	114.2
ファイナンス事業計 Finance business total	109,277 (351,695)	193,147 (460,062)	176.7 (130.8)	169,315 (432,012)	23,832 (28,049)	114.1 (106.5)
割賦売掛金残高計 Installment accounts recievable	1,366,534 (1,608,952)	1,574,781 (1,841,696)	115.2 (114.5)	1,526,902 (1,789,599)	47,879 (52,096)	103.1 (102.9)
リース投資資産 Leased investment assets	226,366	227,499	100.5	227,503	△ 4	100.0

◆ 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)

	2015/6	2016/6	前年比% YOY Change (%)	2016/3	対期末増減 Increase/Decrease from 2016/3	前期末比% Change form 2016/3 (%)
カードショッピング Credit-card-related shopping services	962,679	1,024,541	106.4	995,378	29,163	102.9

◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2015/6	前年比% YOY Change (%)	構成比% % of Total	2016/6	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	28,361	106.3	51.2	30,228	106.6	52.2	116,836	105.7	51.1
カードキャッシング Cash advances	8,551	101.9	15.4	8,281	96.8	14.3	33,813	100.8	14.8
カード事業計 Credit card total	36,912	105.3	66.6	38,509	104.3	66.4	150,649	104.5	65.9
証書ローン Member's Loan	326	87.5	0.6	293	89.8	0.5	1,259	89.4	0.6
プロセッシング・他社カード代行 Agency services	6,142	109.0	11.1	6,384	103.9	11.0	25,442	95.9	11.1
クレジットサービス関連 Credit services related	2,092	108.3	3.8	2,186	104.5	3.8	8,841	109.0	3.9
クレジットサービス事業計 Credit services total	45,474	105.7	82.1	47,374	104.2	81.7	186,172	103.3	81.4
リース Leases	3,431	97.6	6.2	3,415	99.5	5.9	13,509	96.9	5.9
信用保証 Guarantees	3,688	110.7	6.7	4,029	109.3	7.0	15,154	108.8	6.6
不動産担保ローン Mortgage loans	976	151.7	1.8	1,371	140.4	2.4	6,389	168.5	2.8
その他 Others	375	157.3	0.7	563	150.2	1.0	1,688	140.3	0.7
ファイナンス関連 Finance related	1,351	153.2	2.4	1,934	143.1	3.3	8,077	161.7	3.5
ファイナンス事業計 Finance business total	5,040	119.6	9.1	5,964	118.3	10.3	23,232	122.7	10.2
その他の事業 Other business	4	100.5	0.0	4	106.3	0.0	18	105.4	0.0
金融収益 Financial revenue	1,446	94.7	2.6	1,200	82.9	2.1	5,779	92.0	2.5
営業収益計 Total operating revenue	55,397	106.0	100.0	57,959	104.6	100.0	228,713	104.3	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.

	2015/6	前年比% YOY Change (%)	構成比% % of Total	2016/6	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	16,958	104.4	59.8	17,301	102.0	57.2	68,899	102.0	59.0
リボ残高収益 Revenues from Revolving Credit	9,400	110.8	33.1	10,871	115.6	36.0	40,082	113.5	34.3
年会費 Annual membership Fees	2,002	102.7	7.1	2,055	102.6	6.8	7,854	102.0	6.7
合計 Total	28,361	106.3	100.0	30,228	106.6	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)

	2015/6	増減 Increase/Decrease	前年比% YOY Change (%)	2016/6	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	8,072	778	110.7	9,254	1,182	114.6	35,386	4,027	112.8
貸倒引当金繰入額 Provision for losses on accounts receivable	3,996	999	133.4	4,400	404	110.1	15,447	3,153	125.7
利息返還損失引当金繰入額 Provision for losses for interest repayment	-	-	-	-	-	-	15,046	6,209	170.3
債務保証損失引当金繰入額 Provision for losses on guarantees	1,235	176	116.6	1,384	149	112.1	4,801	699	117.1
役員報酬 Directors' and statutory auditors' compensation	100	12	114.0	90	△ 9	90.5	410	△ 27	93.8
従業員給料及び賞与 Employees' salaries and bonuses	4,413	255	106.1	4,619	205	104.7	18,267	1,253	107.4
賞与引当金繰入額 Provision for bonus payable	480	30	106.7	494	13	102.7	1,443	51	103.7
退職給付費用 Retirement provisions	116	10	109.6	121	4	103.9	468	17	103.8
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	23	△ 4	83.9	26	3	114.9	100	△ 27	78.7
福利厚生費 Health and welfare benefits	734	48	107.1	791	56	107.7	2,980	178	106.4
通信交通費 Communication and travel expenses	2,945	△ 93	96.9	2,929	△ 15	99.5	11,487	△ 145	98.8
租税公課 Taxes	1,374	211	118.2	1,260	△ 114	91.7	5,365	249	104.9
賃借料 Rental fees	356	2	100.8	364	7	102.2	1,340	△ 26	98.0
支払手数料 Fees paid	16,276	1,357	109.1	15,940	△ 336	97.9	65,969	1,663	102.6
減価償却費 Depreciation expenses	809	△ 396	67.1	749	△ 59	92.7	3,175	△ 769	80.5
その他 Others	1,217	△ 13	98.9	1,282	65	105.4	4,801	86	101.8
合計 Total	42,152	3,375	108.7	43,709	1,557	103.7	186,492	16,593	109.8

◆ 貸倒償却の実額 / Credit Losses

単位:百万円/(¥ Million)

	2015/6	増減 Increase/Decrease	前年比% YOY Change (%)	2016/6	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	5,122	△ 413	92.5	5,397	275	105.4	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)

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%)

単位:10億円/(¥ Billion)

2016/6			
変動金利資産 Variable-rate assets	529	変動金利負債 Variable-rate liabilities	681 (681)
準固定金利資産 Semi-fixed-rate assets	573	固定金利負債 Fixed-rate liabilities	1,077 (1,097)
固定金利資産 Fixed-rate assets	282	非金利負債 Non-interest-bearing liabilities	393
非金利資産 Non-interest-earning assets	1,126 (1,146)	資本 Shareholder's equity	358
資産合計 Total assets	2,511 (2,531)	負債・資本合計 Total liabilities and shareholder's equity	2,511 (2,531)

GAP額 GAP amount	152 (152)
GAP率 GAP rate	6.1% (6.0%)

◆ 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				
	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

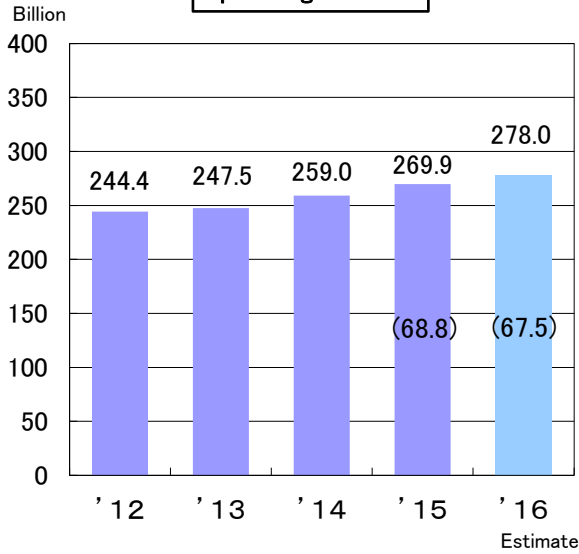
	2016/3	前年比% YOY Change (%)	2017/3	前年比% YOY Change (%)
販管費 SG&A expenses	186,492	109.8	190,300	102.0
金融費用 Financial expenses	12,620	89.7	12,000	95.1
計 Total	199,113	108.2	202,300	101.6
営業利益 Operating income	29,599	83.7	37,300	126.0
経常利益 Ordinary income	32,614	84.8	40,000	122.6
当期純利益 Net income	25,570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

◆ Operating Results

() 1Q results

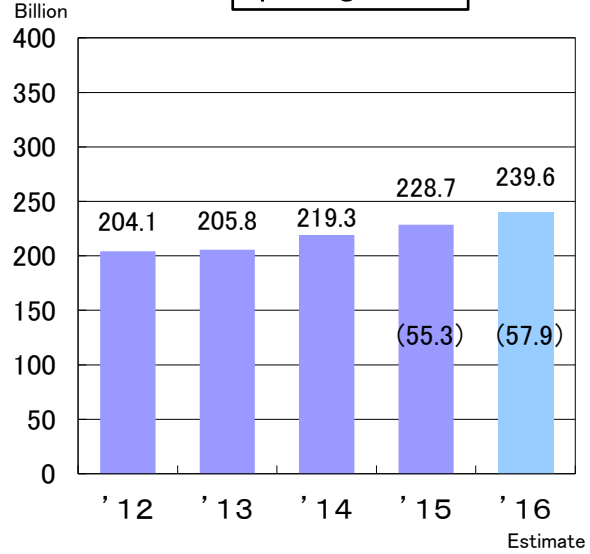
Consolidated

Operating Revenue

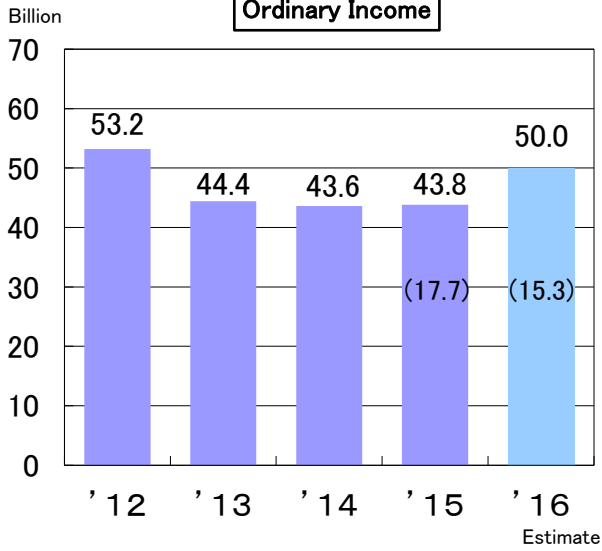


Non-consolidated

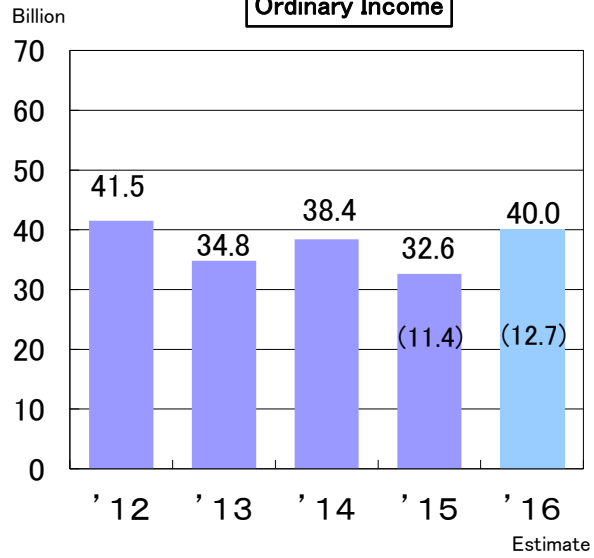
Operating Revenue



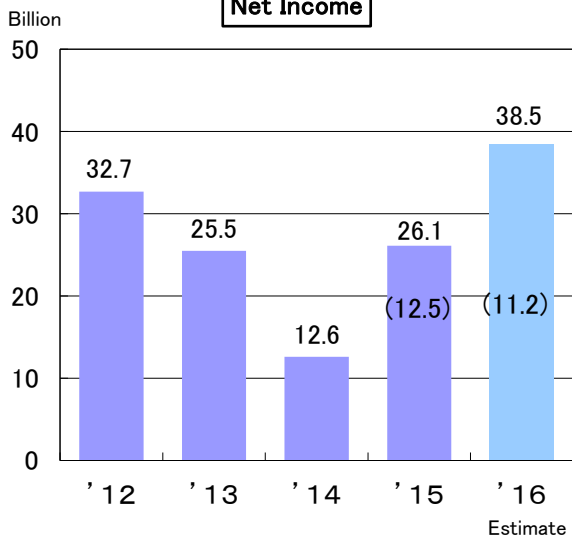
Ordinary Income



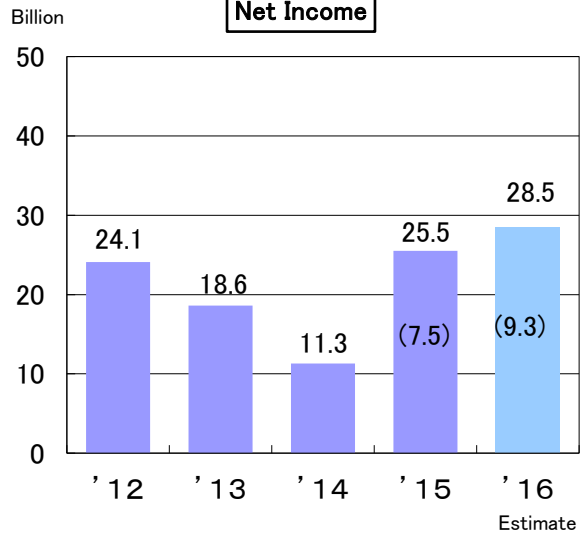
Ordinary Income



Net Income



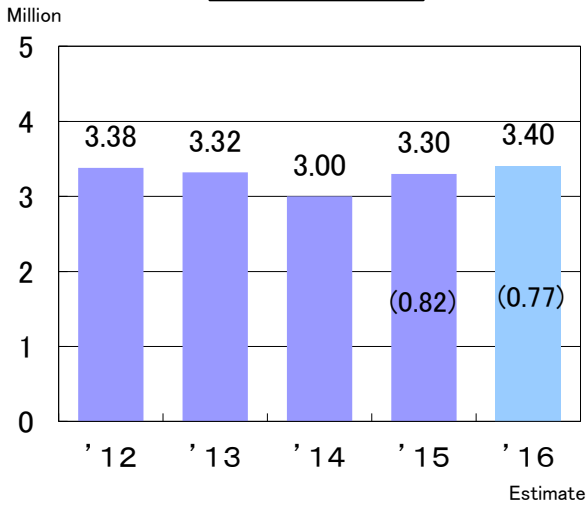
Net Income



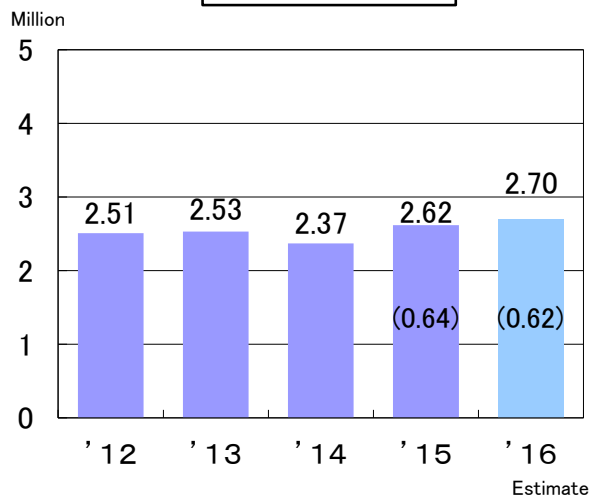
◆ Main Indices (Non-consolidated)

() 1Q results

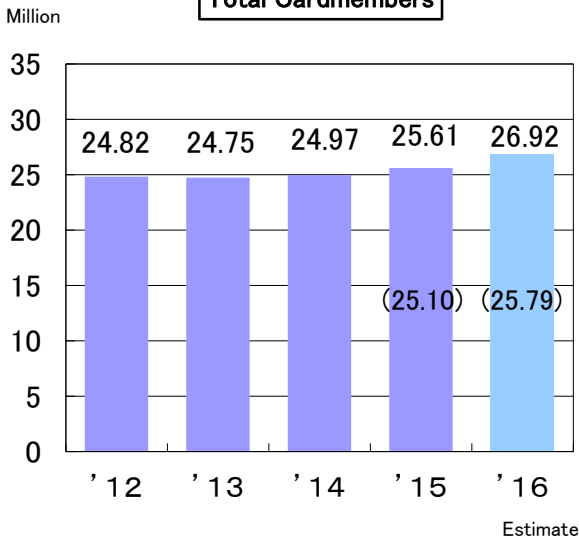
New Applications



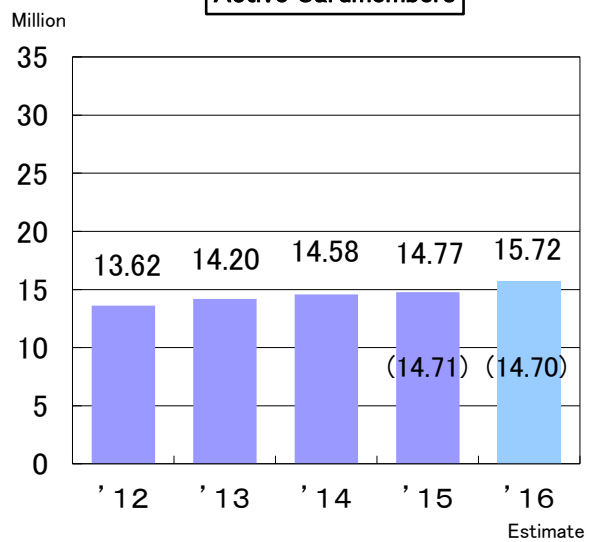
New Cards Issued



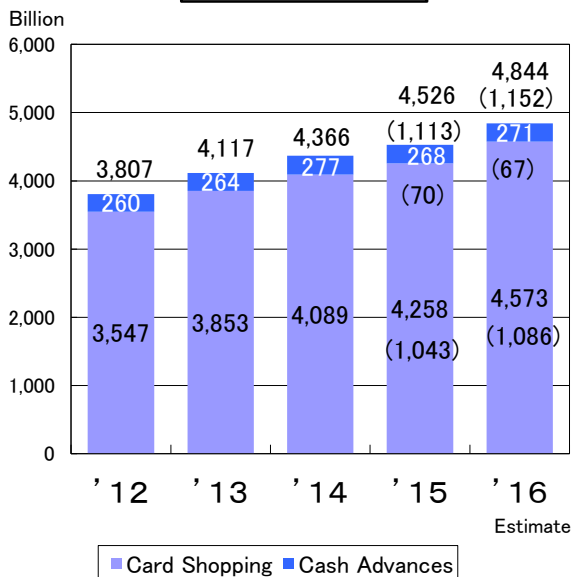
Total Cardmembers



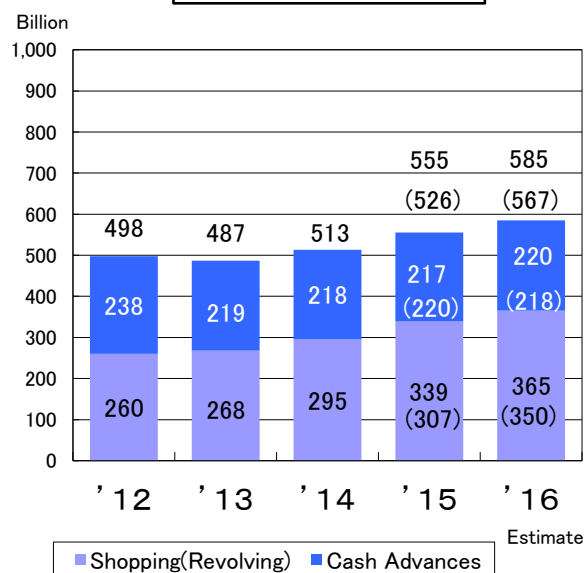
Active Cardmembers



Transaction Volume

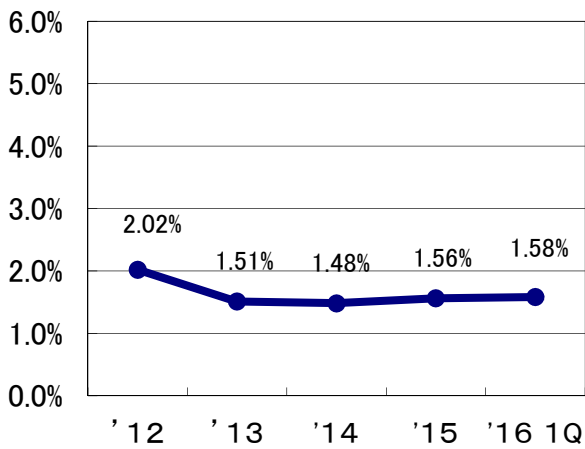


Credit Loans Outstanding

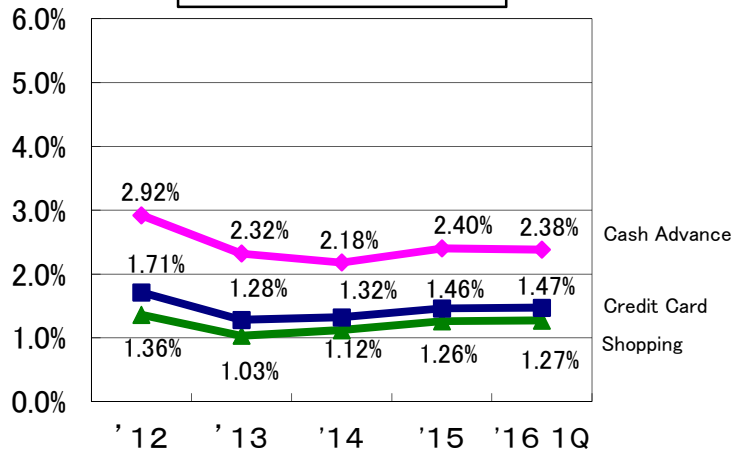


◆ Credit Riskn Trends

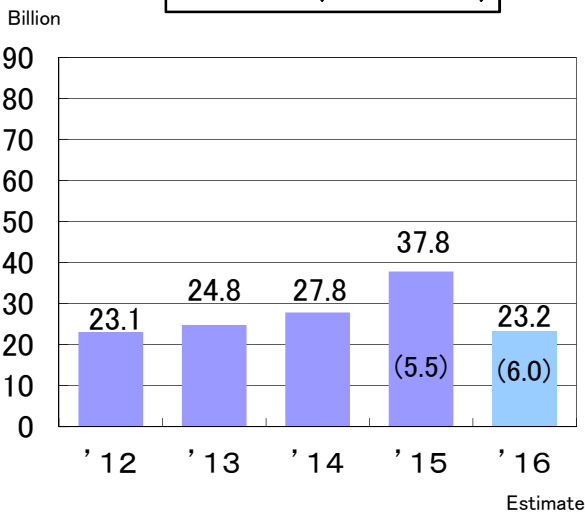
Delinquency of over 90 days (Consolidated)



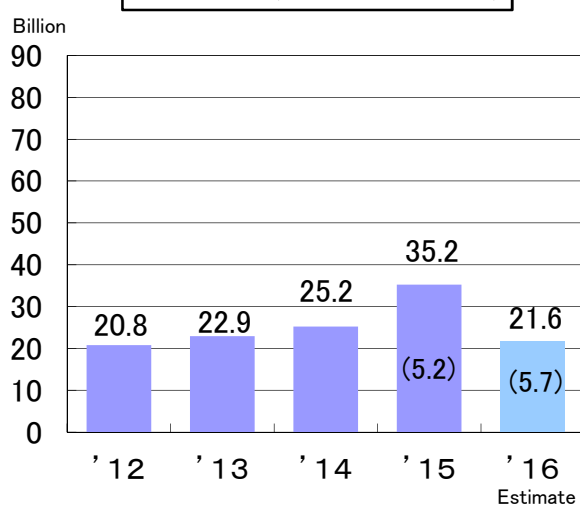
Delinquency of over 90 days (Non-consolidated)



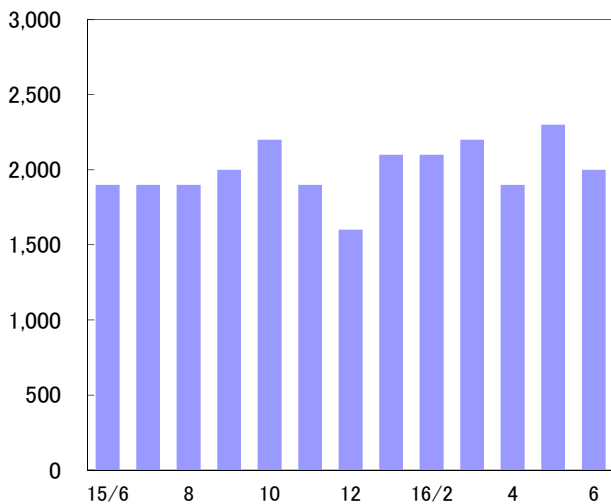
Credit Cost (Consolidated)



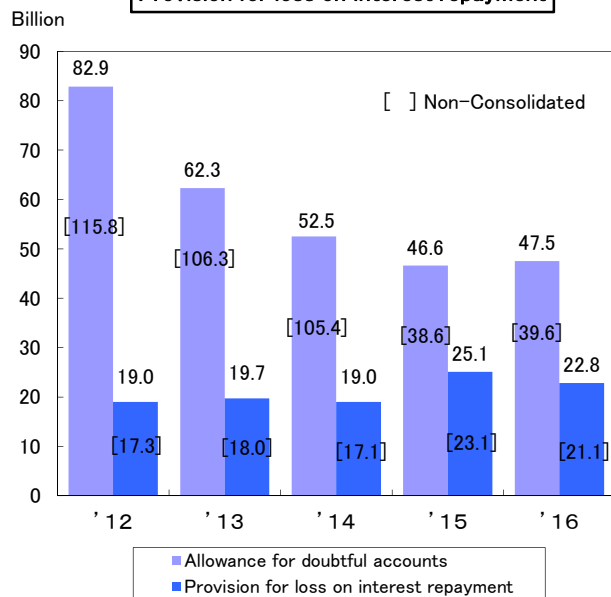
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



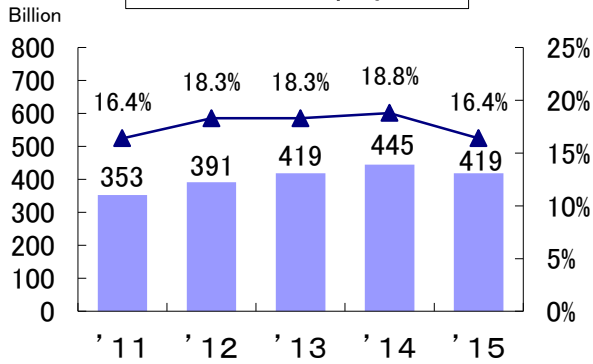
**Allowance for doubtful accounts
Provision for loss on interest repayment**



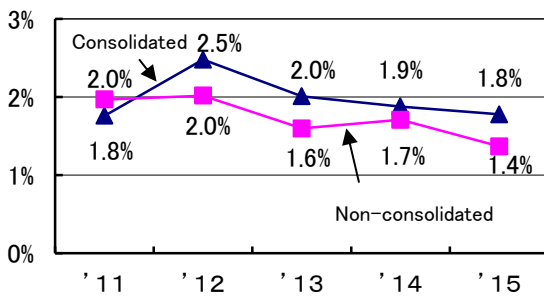
◆ Financial Indices

Consolidated

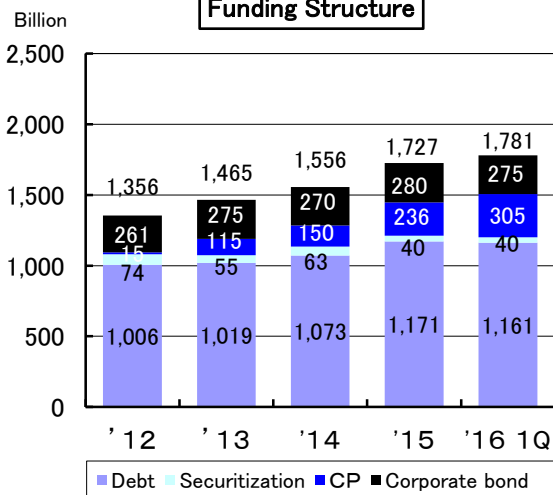
Shareholders' Equity Ratio



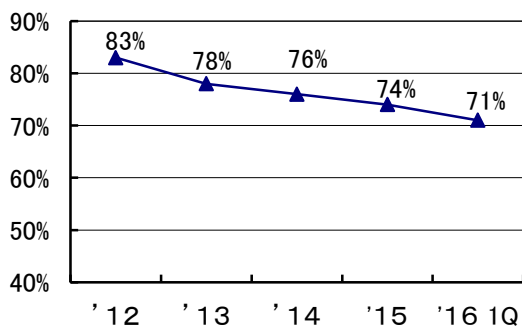
ROA(Ordinary Income Basis)



Funding Structure

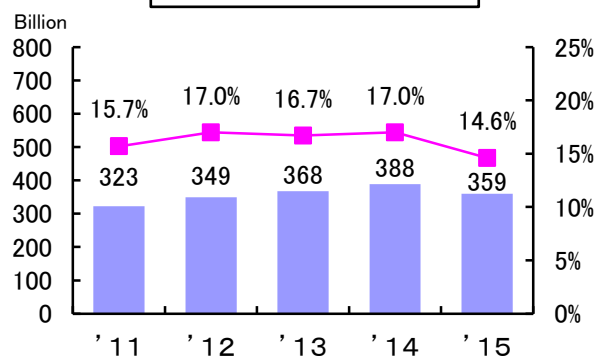


Long-term Ratio

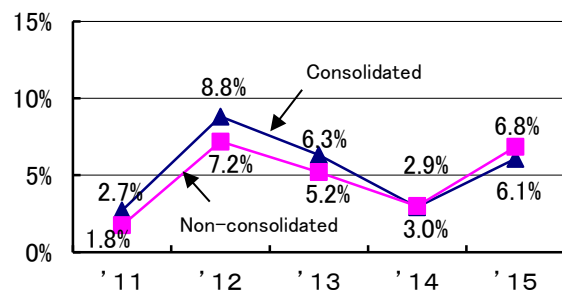


Non-consolidated

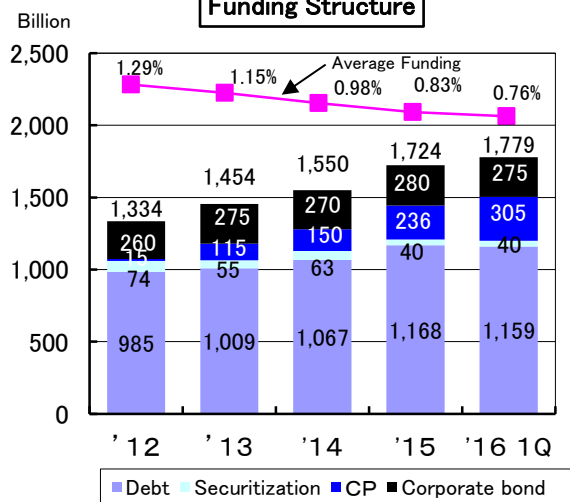
Shareholders' Equity Ratio



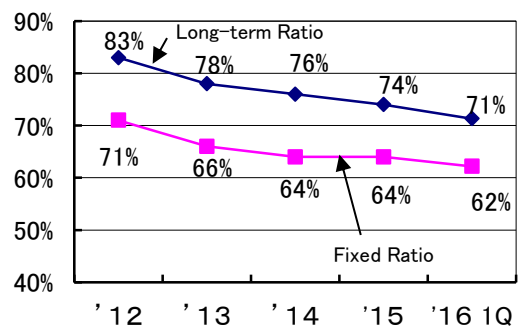
ROE



Funding Structure



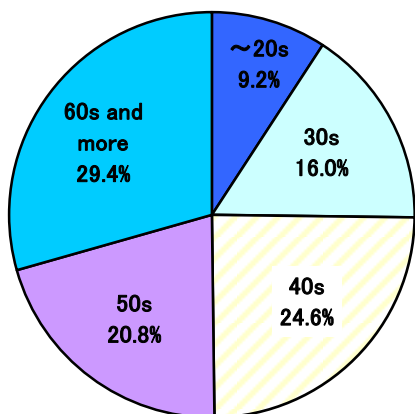
Long-term Ratio/Fixed Ratio



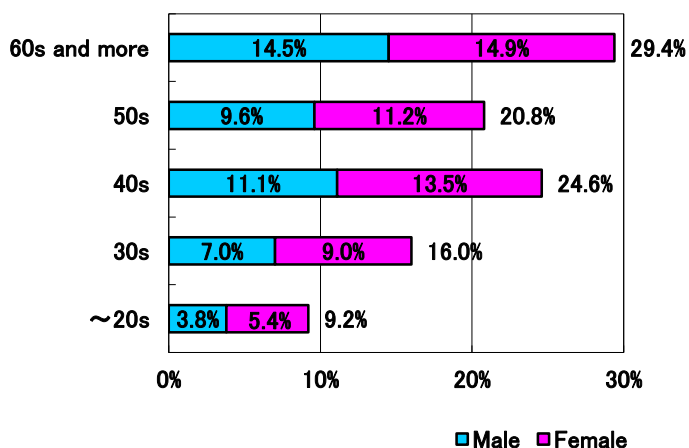
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2016

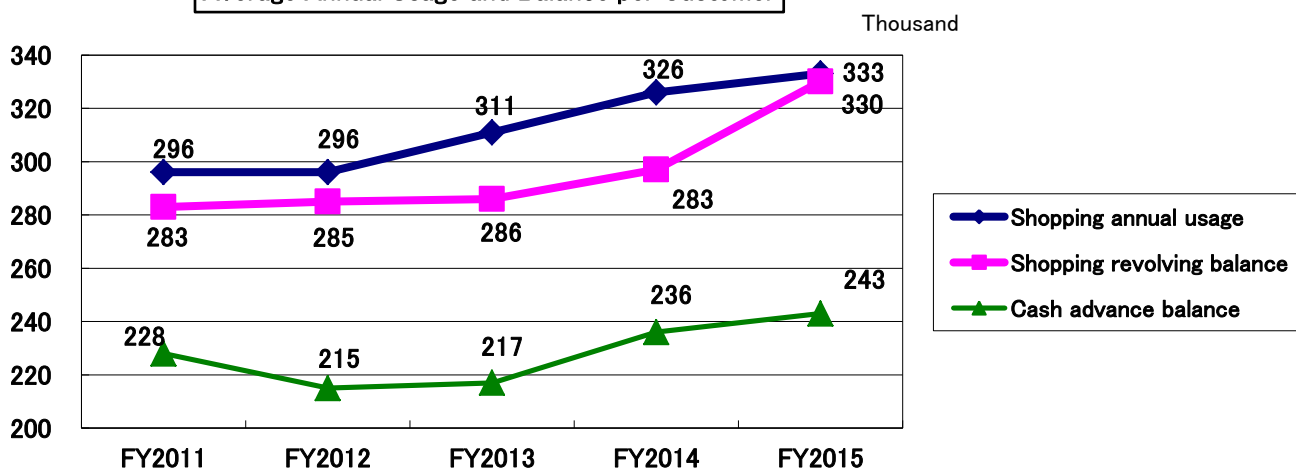
Share by Age



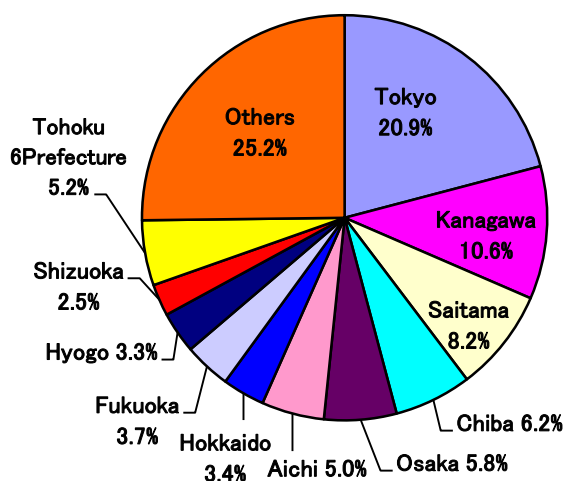
Share by Age and Sex



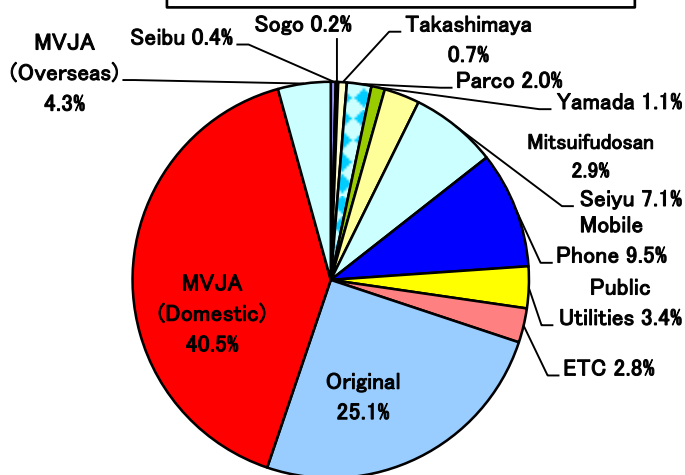
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2016年6月30日現在)
Balance Sheets (As of June 30, 2016)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term	2016年6月		差	Term	2016年6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	(2,103,495)	(2,169,936)	(△ 66,441)	流動負債 Current liabilities	(986,425)	(970,738)	(15,686)
現金及び預金 Cash and deposits	70,127	55,175	14,951	支払手形及び買掛金 Notes and accounts payable-trade	228,785	228,608	177
割賦売掛金 Accounts receivable-installment	1,646,230	1,574,781	71,448	短期借入金 Short-term loans payable	205,160	204,960	200
リース投資資産 Lease investments assets	227,455	227,499	△ 43	一年以内に返済予定の長期借入金 Current portion of long-term loans payable	140,790	139,100	1,690
営業投資有価証券 Operational investment securities	32,032	30,626	1,406	一年以内に償還予定の社債 Current portion of bonds	40,000	40,000	—
たな卸資産 Inventory	113,298	1,296	112,001	コマーシャル・ペーパー Commercial paper	305,000	305,000	—
繰延税金資産 Deferred income taxes	12,274	11,985	288	一年以内に返済予定の債権 Current portion of long-term loans payable under credit fluidity	—	—	—
短期貸付金 Short-term loans	9,191	274,322	△ 265,131	流動化借入金 Leases Obligations	603	492	110
その他の他 Other trade receivables	37,161	33,854	3,306	リース債務 Leases Obligations	—	—	—
貸倒引当金 Allowance for doubtful accounts	△ 44,277	△ 39,606	△ 4,670	未払法人税等 Income taxes payable	1,343	1,077	266
				賞与引当金 Provision for bonuses	1,814	494	1,320
				役員賞与引当金 Provision for directors' bonuses	33	26	6
				利息返還損失引当金 Provision for loss on interest repayment	8,878	8,344	534
				商品券回収損失引当金 Allowance for loss on collecting gift tickets	150	150	—
				資産除去債務 Asset retirement obligations	—	—	—
固定資産 Noncurrent assets	(487,075)	(340,318)	(146,756)	割賦利益繰延 Deferred installment income	8,329	8,329	—
有形固定資産 Property, plant and equipment	(61,970)	(15,416)	(46,554)	その他 Others	45,536	34,155	11,380
建物 Buildings	20,658	5,772	14,885	固定負債 Long-term liabilities	(1,187,047)	(1,181,845)	(5,202)
土地 Land	33,333	6,904	26,429	社債 Bonds payable	235,000	235,000	—
リース資産 Equipment for lease	1,354	1,027	326	長期借入金 Long-term loans payable	815,489	815,099	390
建設仮勘定 Construction in progress	1,754	210	1,544	債権流動化借入金 Long-term loans payable under credit fluidity	20,000	20,000	—
その他 Others	4,868	1,501	3,367	リース債務 Leases Obligations	1,203	1,123	80
				債務保証損失引当金 Provision for loss on guarantees	5,089	4,858	231
				ポイント引当金 Provision for point card certificates	90,126	90,126	—
				利息返還損失引当金 Provision for loss on interest repayment	13,950	12,815	1,134
				資産除去債務 Asset retirement obligations	440	—	440
				その他 Others	5,749	2,823	2,925
無形固定資産 Intangible assets	(182,089)	(95,525)	(86,564)	負債合計 Total Liabilities	2,173,472	2,152,584	20,888
借地権 Leaseholds	970	14	956	(純資産の部) (Net assets)			
ソフトウェア Software	5,724	3,917	1,806	株主資本 Shareholders' equity	(379,721)	(332,319)	(47,401)
リース資産 Equipment for lease	502	502	—	資本金 Capital stock	75,929	75,929	—
建設仮勘定 Construction in progress	174,603	90,837	83,765	資本剰余金 Capital surplus	85,634	84,099	1,534
その他 Others	288	253	35	利益剰余金 Retained earnings	271,043	224,891	46,152
				自己株式 Treasury common stock	△ 52,885	△ 52,601	△ 284
投資その他の資産 Investments and other assets	(243,015)	(229,377)	(13,638)	その他の包括利益累計額 Accumulated other comprehensive income	(38,068)	(26,307)	(11,760)
投資有価証券 Long-term investment securities	156,130	140,915	15,215	その他有価証券評価差額金 Valuation difference on available-for-sale securities	39,732	27,487	12,244
長期貸付金 Long-term loans	11,244	51,011	△ 39,767	繰延ヘッジ損益 Deferred gains or (losses) on hedges	△ 1,180	△ 1,180	—
長期前払費用 Long-term prepaid expense	430	812	△ 382	為替換算調整勘定 Foreign currency translation adjustment	△ 483	—	△ 483
差入保証金 Lease deposits	4,004	1,458	2,546	新株予約権 Stock Option	0	—	0
整理事業関連資産 Liquidation business assets	36,011	—	36,011	非支配株主持分 Non-controlling interests	263	—	263
繰延税金資産 Deferred income taxes	35,109	33,461	1,648	純資産合計 Net assets	418,053	358,626	59,426
その他 Others	3,351	1,729	1,622	負債及び純資産合計 Total Liabilities and Net assets	2,591,526	2,511,210	80,315
貸倒引当金 Allowance for doubtful accounts	△ 3,266	△ 10	△ 3,255				
繰延資産 Deferred assets	(955)	(955)	(—)				
社債発行費 Bond issue cost	955	955	—				
資産合計 Total assets	2,591,526	2,511,210	80,315				

(参考) 損益計算書 (2016年4月1日 ~ 2016年6月30日)
Statements of Income (From April 1, 2016 to June 30, 2016)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term	2016年6月 連結損益計算書 Consolidated (A)		2016年6月 単体損益計算書 Non-consolidated (B)		差 Difference (A-B)	
	金額 Amount	%	金額 Amount	%	金額 Amount	%
科目 Item						
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	51,158		47,374		3,783	
リース事業収益 Income from the leases business	3,410		3,415		△ 5	
ファイナンス事業収益 Income from the finance business	7,060		5,964		1,096	
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	10,054		5		10,049	
不動産関連事業原価 Cost of the real estate business	6,636	3,418	0	4	6,635	3,413
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	14,008		-		14,008	
エンタテインメント事業原価 Cost of the entertainment business	11,576	2,431	-	-	11,576	2,431
金融収益 Financial revenues	76		1,200		△ 1,123	
計 Total	67,555	100.0%	57,959	100.0%	9,596	116.6%
営業費用 Operating expenses						
販売費及び一般管理費 Selling, general and administrative expenses	51,953	76.9%	43,709	75.4%	8,243	118.9%
金融費用 Financial expenses	3,109	4.6%	3,159	5.5%	△ 49	98.4%
計 Total	55,062	81.5%	46,868	80.9%	8,193	117.5%
営業利益 Operating income	12,492	18.5%	11,090	19.1%	1,402	112.6%
営業外収益 Non-operating income	2,891	4.3%	1,670	2.9%	1,221	173.1%
営業外費用 Non-operating expenses	22	0.0%	13	0.0%	8	163.8%
経常利益 Ordinary income	15,362	22.7%	12,747	22.0%	2,614	120.5%
特別利益 Extraordinary income	0	0.0%	88	0.2%	△ 87	0.1%
特別損失 Extraordinary loss	0	0.0%	0	0.0%	0	775.3%
税金等調整前四半期純利益 Profit before income taxes	15,361	22.7%	12,835	22.1%	2,526	119.7%
法人税、住民税及び事業税 Income taxes-current	824		546		278	
法人税等調整額 Income taxes-deferred	3,328	4,152	2,948	3,494	379	657
四半期純利益 Profit	11,209	0.0%	-	-	11,209	-
親会社株主に帰属する四半期純利益 Profit attributable to owners of parent	11,208	16.6%	9,340	16.1%	1,868	120.0%

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	16.1%	14.3%
総資産利益率 ROA	0.44%	0.38%
自己資本利益率 ROE	2.68%	2.60%
連単倍率 Consolidated/Non-consolidated	1.20	

貸借対照表 (2016年5月31日現在)

Balance Sheet (As of May 31, 2016)

Term	2016年2月 February, 2016	2016年5月 May, 2016	増減 Increase/Decrease	Term	2016年2月 February, 2016	2016年5月 May, 2016	増減 Increase/Decrease		
								科目	金額
(資産の部)	(Assets)			(負債の部)	(Liabilities)				
流動資産	Current assets	114,016	115,805	1,789	流動負債	Current liabilities	191,706	175,289	△ 16,417
現金及び預金	Cash and deposits	1,664	2,191	526	支払手形及び買掛金	Notes and accounts payable-trade	243	129	△ 114
受取手形及び営業未収入金	Notes and operating accounts receivable	79	63	△ 15	短期借入金	Short-term loans payable	187,043	172,143	△ 14,900
たな卸資産	Inventories	110,817	110,527	△ 289	未払金・未払費用	Accounts payable-other and accrued expenses	980	319	△ 660
求償債権	Guarantor's claims	15	14	△ 0	預り保証金	Guarantee deposited	1,537	1,542	5
短期貸付金	Short-term loans receivable	46	44	△ 1	その他	Others	1,902	1,154	△ 747
その他	Other	1,961	3,529	1,568					
貸倒引当金	Allowance for doubtful accounts	△ 568	△ 566	1					
固定資産	Noncurrent assets	77,716	61,199	△ 16,517	固定負債	Noncurrent liabilities	933	1,196	262
有形固定資産	Property, plant and equipment	22,922	23,478	556	瑕疵保証引当金	Provision for guarantees for defects	8	12	4
無形固定資産	Intangible assets	54	55	0	預り保証金	Guarantee deposited	555	665	110
投資その他の資産	Investments and other assets	54,739	37,665	△ 17,074	その他	Other	369	518	148
整理事業関連資産	Liquidation business assets	55,206	38,145	△ 17,060					
その他	Other	2,783	2,756	△ 26					
貸倒引当金	Allowance for doubtful accounts	△ 3,250	△ 3,236	13					
					負債合計	Total liabilities	192,639	176,485	△ 16,154
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 908	517	1,426
					資本金	Capital stock	50	50	-
					資本剰余金	Capital surplus	50	50	-
					利益剰余金	Retained earnings	△ 1,008	417	1,426
					評価・換算差額等	Valuation and translation adjustments	1	1	-
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	1	1	-
					純資産合計	Total net assets	△ 907	518	1,426
資産合計	Total assets	191,732	177,004	△ 14,728	負債純資産合計	Total liabilities and net assets	191,732	177,004	△ 14,728

損益計算書 (2016年3月1日 ~ 2016年5月31日)

Statement of Income (March 1, 2016 to May 31, 2016)

(単位:百万円)

(Millions of yen)

Term		2015年5月 (15/03-15/05)	2016年5月 (16/03-16/05)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	19,726	9,342	△ 10,384
売上原価	Cost of sales	13,209	6,272	△ 6,937
売上総利益	Gross profit	6,517	3,070	△ 3,446
販売費及び一般管理費	Selling, general and administrative expenses	1,932	1,700	△ 231
営業利益	Operating income	4,584	1,369	△ 3,214
営業外収益	Non-operating income	759	259	△ 500
営業外費用	Non-operating expenses	947	679	△ 268
経常利益	Ordinary income	4,396	949	△ 3,446
特別利益	Extraordinary income	1	-	△ 1
特別損失	Extraordinary loss	-	-	-
税金等調整前当期純利益	Income before income taxes and minority interests	4,397	949	△ 3,447
法人税等	Income taxes	749	342	△ 406
当期純利益	Net income	3,647	606	△ 3,041

◆ 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		
	2015/6	2016/6	前年比% YOY Change (%)	2015/6	2016/6	前年比% YOY Change (%)
クレジットサービス Credit Service	50,029	51,482	102.9	5,497	5,649	102.8
リース Leases	3,431	3,428	99.9	1,343	1,394	103.7
ファイナンス Finance	6,023	7,060	117.2	3,275	3,840	117.3
不動産関連 Real-Estate-related	6,822	3,424	50.2	4,414	1,313	29.8
エンタテインメント Entertainment	2,794	2,431	87.0	382	291	76.2
計 Total	69,101	67,827	98.2	14,914	12,490	83.7
セグメント間取引 Inter-segment Transactions	(248)	(272)	—	0	2	—
連結 Consolidated	68,853	67,555	98.1	14,915	12,492	83.8