

2017年3月期 第2四半期 決算資料

Reference Materials for the second quarter ended September 30,

2016年 11月 9日

November 9, 2016



Public Relations Office
81-3-3982-0700

CREDIT SAISON CO., LTD.

単体の営業報告

Materials Related to Business Report

<input type="checkbox"/> 取扱高の実績	Volume of New Contracts	1
<input type="checkbox"/> 営業資産残高の実績	Operating Assets	2
<input type="checkbox"/> 営業収益の実績	Operating Revenue	3
<input type="checkbox"/> 販売費及び一般管理費の実績	Selling, General and Administrative Expenses	4
<input type="checkbox"/> 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	5

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)	6
<input type="checkbox"/> 単体業績予測	Performance Estimates (Non-Consolidated)	7
<input type="checkbox"/> (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	8,9

ファクトブック

Fact Book

<input type="checkbox"/> 経営成績	Operating Results	10
<input type="checkbox"/> カード主要指標	Main Indices (Non-consolidated)	11
<input type="checkbox"/> 債権リスク	Credit Risk Trends	12
<input type="checkbox"/> 財務指標	Funding Structure	13
<input type="checkbox"/> カード属性・利用動向	Cardholders Attribute and Usage	14
<input type="checkbox"/> 資本提携実績	Results of Card Companies with Capital Alliances	15

参考資料

For Reference

<input type="checkbox"/> 貸借対照表	Balance Sheets	16
<input type="checkbox"/> 損益計算書	Statements of Income	17
<input type="checkbox"/> (株)アトリウムの貸借対照表	Atrium Co. Ltd. Balance Sheets	18
<input type="checkbox"/> (株)アトリウムの損益計算書	Atrium Co. Ltd. Statements of Income	19
<input type="checkbox"/> (株)セゾンファンデックスの貸借対照表	Saison Fundex Corporation Balance Sheets	20
<input type="checkbox"/> (株)セゾンファンデックスの損益計算書	Saison Fundex Corporation Statements of Income	21

◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

		2015/9	前年比%	構成比%	2016/9	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
		2015/4/1～9/30			2016/4/1～9/30			2015/4/1～2016/3/31		
	カードショッピング Credit-card-related shopping services	2,091,296	105.1	56.8	2,179,990	104.2	56.2	4,258,284	104.1	56.5
	カードキャッシング Cash advances	136,973	97.9	3.7	129,476	94.5	3.3	267,723	96.6	3.6
	カード事業計 Credit card total	2,228,269	104.7	60.5	2,309,467	103.6	59.5	4,526,008	103.7	60.0
	証書ローン Member's Loan	2,449	122.4	0.1	2,121	86.6	0.1	4,605	115.0	0.1
	プロセッシング・他社カード代行 Agency services	1,231,014	106.2	33.4	1,278,034	103.8	32.9	2,522,242	103.6	33.5
	クレジットサービス関連 Credit services related	16,797	100.4	0.5	16,587	98.8	0.4	33,278	98.7	0.4
	クレジットサービス事業計 Credit services total	3,478,531	105.2	94.5	3,606,211	103.7	93.0	7,086,134	103.6	94.0
	リース事業 Leases	52,856	95.2	1.4	54,990	104.0	1.4	106,000	99.3	1.4
	信用保証 Guarantees	71,536	106.7	1.9	80,202	112.1	2.1	150,101	109.3	2.0
	不動産担保ローン Mortgage loans	35,663	133.1	1.0	69,051	193.6	1.8	82,420	163.3	1.1
	その他 Others	43,359	146.8	1.2	69,223	159.6	1.8	114,043	141.4	1.5
	ファイナンス関連 Finance related	79,023	140.3	2.2	138,274	175.0	3.6	196,463	149.9	2.6
	ファイナンス事業計 Finance business total	150,559	122.1	4.1	218,477	145.1	5.6	346,565	129.1	4.6
	その他の事業 Other businesses	9	101.4	0.0	10	105.8	0.0	20	104.5	0.0
	取扱高合計 Volume of new contracts	3,681,957	105.6	100.0	3,879,689	105.4	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機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)

	2015/9	2016/9	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	923,632	994,165	107.6	975,378	18,787	101.9
(内 リボルビング) (include revolving)	318,828	360,251	113.0	338,708	21,543	106.4
カードキャッシング Cash advances	219,209	216,119	98.6	216,580	△ 461	99.8
カード事業計 Credit card total	1,142,842	1,210,285	105.9	1,191,959	18,325	101.5
証書ローン Member's Loan	10,622	9,578	90.2	9,978	△ 399	96.0
プロセッシング・他社カード代行 Agency services	89,888	91,634	101.9	102,259	△ 10,625	89.6
クレジットサービス関連 Credit services rerated	495	393	79.5	441	△ 47	89.2
クレジットサービス事業計 Credit services total	1,243,848	1,311,891	105.5	1,304,638	7,252	100.6
リース事業 Leases	50,023	55,859	111.7	52,948	2,911	105.5
信用保証 Guarantees	1,263 (249,106)	1,387 (276,771)	109.7 (111.1)	1,323 (264,021)	63 (12,750)	104.8 (104.8)
不動産担保ローン Mortgage loans	92,342	177,032	191.7	131,505	45,527	134.6
その他 Others	29,310	40,159	137.0	36,486	3,672	110.1
ファイナンス関連 Finance related	121,653	217,191	178.5	167,991	49,200	129.3
ファイナンス事業計 Finance business total	122,917 (370,760)	218,579 (493,963)	177.8 (133.2)	169,315 (432,012)	49,263 (61,950)	129.1 (114.3)
割賦売掛金残高計 Installment accounts recievable	1,416,790 (1,664,632)	1,586,330 (1,861,714)	112.0 (111.8)	1,526,902 (1,789,599)	59,428 (72,115)	103.9 (104.0)
リース投資資産 Leased investment assets	227,551	228,153	100.3	227,503	649	100.3

◆ 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)

	2015/9	2016/9	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	958,632	1,014,165	105.8	995,378	18,787	101.9

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2015/9	前年比% YOY Change (%)	構成比% % of Total	2016/9	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	57,058	105.7	51.1	60,749	106.5	51.8	116,836	105.7	51.1
カードキャッシング Cash advances	16,985	101.1	15.2	16,528	97.3	14.1	33,813	100.8	14.8
カード事業計 Credit card total	74,043	104.6	66.3	77,278	104.4	65.9	150,649	104.5	65.9
証書ローン Member's Loan	652	88.8	0.6	574	88.1	0.5	1,259	89.4	0.6
プロセッシング・他社カード代行 Agency services	12,134	103.5	10.9	12,741	105.0	10.9	25,442	95.9	11.1
クレジットサービス関連 Credit services related	4,416	107.8	4.0	4,523	102.4	3.9	8,841	109.0	3.9
クレジットサービス事業計 Credit services total	91,246	104.5	81.7	95,117	104.2	81.2	186,172	103.3	81.4
リース事業 Leases	6,804	96.8	6.1	6,749	99.2	5.8	13,509	96.9	5.9
信用保証 Guarantees	7,435	109.8	6.7	8,132	109.4	6.9	15,154	108.8	6.6
不動産担保ローン Mortgage loans	2,475	166.0	2.2	3,570	144.2	3.0	6,389	168.5	2.8
その他 Others	790	151.0	0.7	1,202	152.2	1.0	1,688	140.3	0.7
ファイナンス関連 Finance related	3,266	162.1	2.9	4,773	146.1	4.1	8,077	161.7	3.5
ファイナンス事業計 Finance business total	10,701	121.8	9.6	12,905	120.6	11.0	23,232	122.7	10.2
その他の事業 Other business	9	101.9	0.0	9	105.8	0.0	18	105.4	0.0
金融収益 Financial revenue	2,895	93.4	2.6	2,412	83.3	2.1	5,779	92.0	2.5
営業収益計 Total operating revenue	111,657	105.1	100.0	117,194	105.0	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ATM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.

	2015/9	前年比% YOY Change (%)	構成比% % of Total	2016/9	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	33,914	102.9	59.4	34,658	102.2	57.1	68,899	102.0	59.0
リボ残高収益 Revenues from Revolving Credit	19,237	111.9	33.7	22,086	114.8	36.4	40,082	113.5	34.3
年会費 Annual membership Fees	3,906	102.1	6.8	4,004	102.5	6.6	7,854	102.0	6.7
合計 Total	57,058	105.7	100.0	60,749	106.5	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)

	2015/9	増減 Increase/Decrease	前年比% YOY Change (%)	2016/9	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	17,236	2,319	115.5	19,196	1,959	111.4	35,386	4,027	112.8
貸倒引当金繰入額 Provision for losses on accounts receivable	7,415	1,008	115.7	8,249	833	111.2	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	2,623	632	131.8	2,970	347	113.2	4,801	699	117.1
役員報酬 Directors' and statutory auditors' compensation	204	0	100.1	209	4	102.3	410	△ 27	93.8
従業員給料及び賞与 Employees' salaries & bonuses	8,379	581	107.5	8,834	454	105.4	18,267	1,253	107.4
賞与引当金繰入額 Provision for bonus payable	1,443	68	105.0	1,478	34	102.4	1,443	51	103.7
退職給付費用 Retirement provisions	236	11	105.2	242	6	102.6	468	17	103.8
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	46	△ 8	83.9	53	6	114.9	100	△ 27	78.7
福利厚生費 Health and welfare benefits	1,464	90	106.6	1,589	124	108.5	2,980	178	106.4
通信交通費 Communication and travel expenses	5,807	△ 171	97.1	5,856	48	100.8	11,487	△ 145	98.8
租税公課 Taxes	2,817	355	114.5	3,031	214	107.6	5,365	249	104.9
賃借料 Rental fees	684	△ 7	98.9	708	23	103.5	1,340	△ 26	98.0
支払手数料 Fees paid	32,582	1,567	105.1	33,176	594	101.8	65,969	1,663	102.6
減価償却費 Depreciation expenses	1,606	△ 650	71.2	1,478	△ 128	92.0	3,175	△ 769	80.5
その他 Others	2,395	△ 4	99.8	2,544	148	106.2	4,801	86	101.8
合計 Total	84,945	5,792	107.3	89,620	4,674	105.5	186,492	16,593	109.8

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2015/9	増減 Increase/Decrease	前年比% YOY Change (%)	2016/9	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	10,437	△ 1,078	90.6	11,512	1,075	110.3	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)

2016/9			
変動金利資産 Variable-rate assets	550	変動金利負債 Variable-rate liabilities	693 (693)
準固定金利資産 Semi-fixed-rate assets	590	固定金利負債 Fixed-rate liabilities	1,083 (1,103)
固定金利資産 Fixed-rate assets	284	非金利負債 Non-interest-bearing liabilities	368
非金利資産 Non-interest-earning assets	1,092 (1,112)	資本 Shareholder's equity	373
資産合計 Total assets	2,518 (2,538)	負債・資本合計 Total liabilities and shareholder's equity	2,518 (2,538)

GAP額 GAP amount	143 (143)
GAP率 GAP rate	5.7% (5.6%)

◆ 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	211,000	104.0	75.9
リース事業収益 Income from the leases business	13,482	96.9	13,900	103.1	5.0
ファイナンス事業利益 Income from the finance business	27,320	119.8	30,500	111.6	11.0
不動産関連事業利益 Income from the real estate related business	15,444	118.2	12,600	81.6	4.5
エンタテインメント事業利益 Income from the entertainment business	10,388	94.7	9,700	93.4	3.5
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	56.6	125,400	107.3	52.3
カードキャッシング	Cash advances	258,000	96.4	3.2	33,300	98.5	13.9
カード事業計	Credit card total	4,831,000	106.7	59.8	158,700	105.3	66.2
証書ローン	Member's Loan	4,150	90.1	0.1	1,100	87.4	0.5
プロセッシング・他社カード代行	Agency services	2,650,000	105.1	32.8	25,600	100.6	10.7
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	7,518,150	106.1	93.1	194,750	104.6	81.3
リース 事業	Leases	120,000	113.2	1.5	13,650	101.0	5.7
信用保証	Guarantees	160,000	106.6	2.0	16,700	110.2	7.0
不動産担保ローン	Mortgage loans	117,000	142.0	1.4	7,300	114.3	3.0
その他	Others	163,000	142.9	2.0	2,400	142.2	1.0
ファイナンス関連	Finance related business	280,000	142.5	3.5	9,700	120.1	4.0
ファイナンス事業計	Finance business total	440,000	127.0	5.4	26,400	113.6	11.0
金融収益	Financial revenue				4,800	83.1	2.0
合計	Total	8,078,150	107.2	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	190,800	102.3
金融費用 Financial expenses	12,620	89.7	11,500	91.1
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

2016年度中間 2016年度見込
Fiscal 16.04-09 Fiscal 16
Actual Estimate

事業内容・他
Business & others

■連結子会社 Consolidated Subsidiaries

単位：百万円／(¥ Million)

(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	177,775		- 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	1,380		
	剰 余 金	Retained Earnings	1,280		
	営 業 収 益	Operating Revenue	※ 6,275	※ 12,220	
	経 常 利 益	Ordinary Income	2,296	3,650	
	当 期 利 益	Net Income	1,470	2,100	
(株)セゾンパーソナルプラス SAISON PERSONAL PLUS COMPANY LIMITED. 100.0% (100.0%)	総 資 産	Total Assets	5,340		- 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.
	純 資 産	Shareholders' Equity	4,579		
	剰 余 金	Retained Earnings	3,178		
	営 業 収 益	Operating Revenue	3,004	5,850	
	経 常 利 益	Ordinary Income	181	230	
	当 期 利 益	Net Income	109	150	
(株)セゾンファンデックス Saison Fundex Corporation 100.0% (100.0%)	総 資 産	Total Assets	74,579		- 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 96% in comparison with the end of the previous term to 45.5 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	15,161		
	剰 余 金	Retained Earnings	10,633		
	営 業 収 益	Operating Revenue	3,782	6,980	
	経 常 利 益	Ordinary Income	1,458	1,300	
	当 期 利 益	Net Income	1,114	800	
(株)コンチェルト CONCERTO CO.,LTD. 99.6% (100.0%)	総 資 産	Total Assets	38,145		- Amusement Business & Real Estate Rental Business - The amusement business manages 22 amusement centers. The real estate rental business has a record of 8 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	29,599		
	剰 余 金	Retained Earnings	11,699		
	営 業 収 益	Operating Revenue	※ 5,674	※ 11,290	
	経 常 利 益	Ordinary Income	1,154	2,000	
	当 期 利 益	Net Income	727	1,240	
(株)キュービタス Qubitous Co.,Ltd. 51.0% (51.0%)	総 資 産	Total Assets	93,132		- 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	3,059		
	剰 余 金	Retained Earnings	2,558		
	営 業 収 益	Operating Revenue	12,965		
	経 常 利 益	Ordinary Income	△ 325		
	当 期 利 益	Net Income	3,055		

(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

2016年度中間
Fiscal 16.04-09
Actual

2016年度見込
Fiscal 16
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)

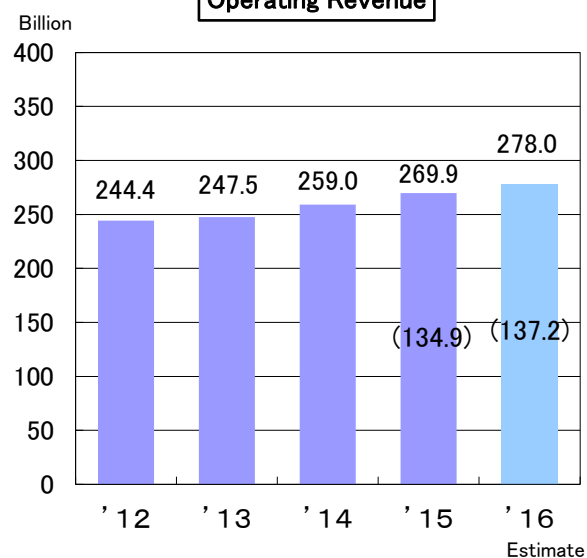
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	21,603		- Information Service Industry - Card system business, Retail integrated solution business, and HULFT business providing Telecommunications middleware sales and solutions.
	純資産	Shareholders' Equity	5,115		
	剰余金	Retained Earnings	2,276		
	営業収益	Operating Revenue	14,317		
	経常利益	Ordinary Income	1,460	2,850	
	当期利益	Net Income	893	1,850	
46.8% (46.8%)					
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	155,739		- 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	26,073		
	剰余金	Retained Earnings	22,173		
	営業収益	Operating Revenue	10,714	22,360	
	経常利益	Ordinary Income	1,630	3,880	
	当期利益	Net Income	1,147	2,670	
50.0% (50.0%)					
ユーシーカード㈱ UC CARD Co., Ltd.	総資産	Total Assets	291,110		- 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 business alliance with Credit Saison as well as it clearly differentiated it from other card companies.
	純資産	Shareholders' Equity	57,899		
	剰余金	Retained Earnings	8,757		
	営業収益	Operating Revenue	13,540		
	経常利益	Ordinary Income	845		
	当期利益	Net Income	528		
31.0% (31.0%)					
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	240,777		- 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	29,546		
	剰余金	Retained Earnings	27,811		
	営業収益	Operating Revenue	8,394		
	経常利益	Ordinary Income	1,220		
	当期利益	Net Income	856		
22.4% (22.4%)					
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	12,560		- 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	1,128		
	剰余金	Retained Earnings	△ 1,871		
	営業収益	Operating Revenue	1,091	2,260	
	経常利益	Ordinary Income	186	310	
	当期利益	Net Income	554	630	
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	32,761		- 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	470		
	剰余金	Retained Earnings	△ 1,629		
	営業収益	Operating Revenue	2,608	5,520	
	経常利益	Ordinary Income	109	120	
	当期利益	Net Income	102	110	
30.0% (30.0%)					
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.	総資産	Total Assets	108,070		- 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	25,600		
	剰余金	Retained Earnings	22,359		
	営業収益	Operating Revenue	8,761	17,640	
	経常利益	Ordinary Income	2,314	4,590	
	当期利益	Net Income	1,484	2,950	
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	178,201		- 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	33,321		
	剰余金	Retained Earnings	11,321		
	営業収益	Operating Revenue	10,182		
	経常利益	Ordinary Income	1,121		
	当期利益	Net Income	698		
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.
	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

() 2Q results

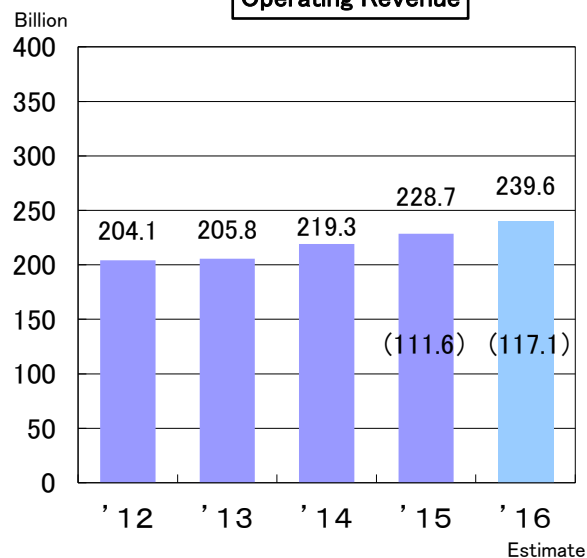
Consolidated

Operating Revenue

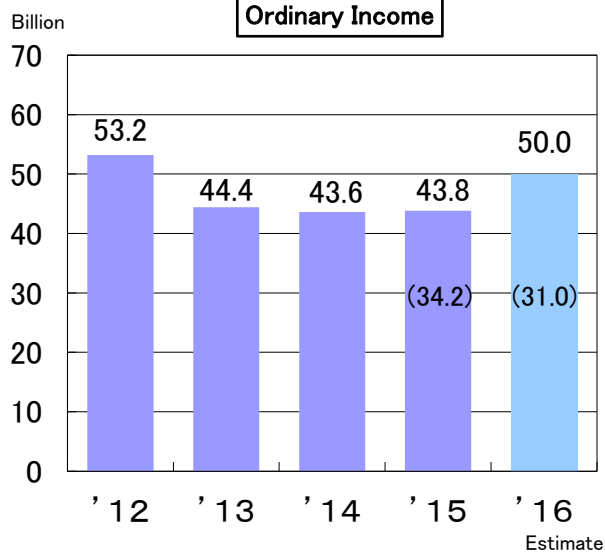


Non-consolidated

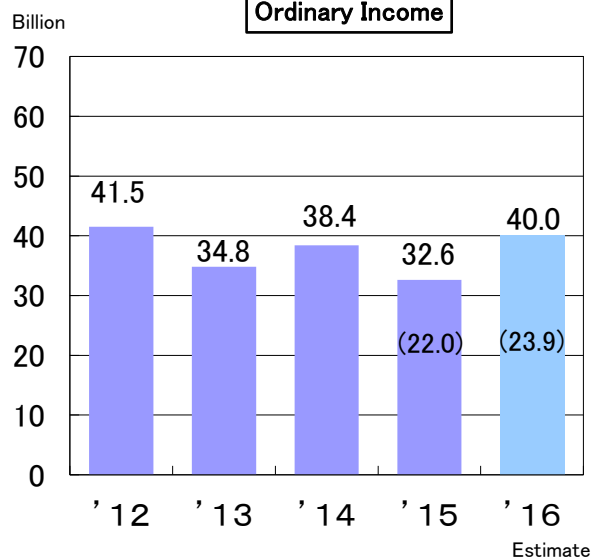
Operating Revenue



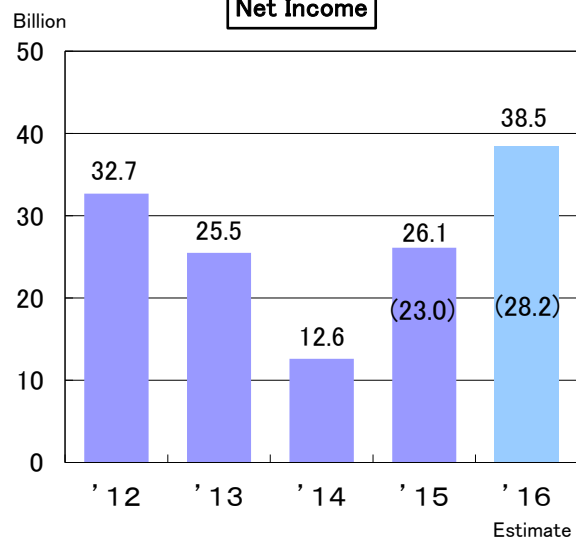
Ordinary Income



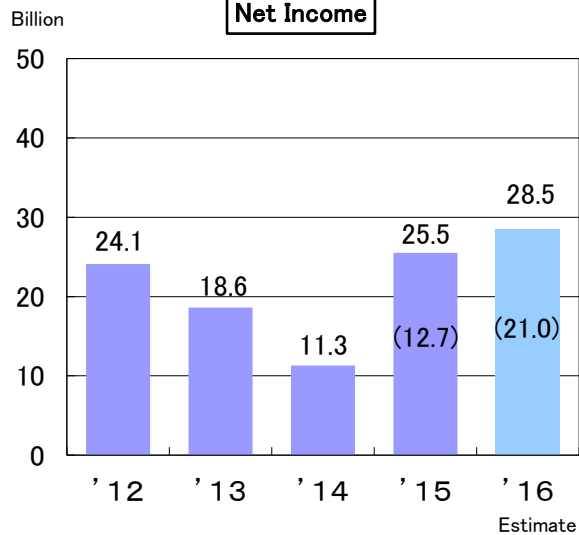
Ordinary Income



Net Income

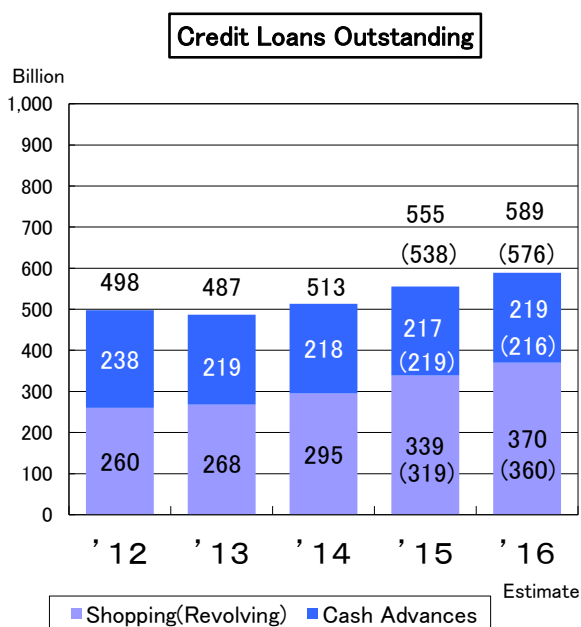
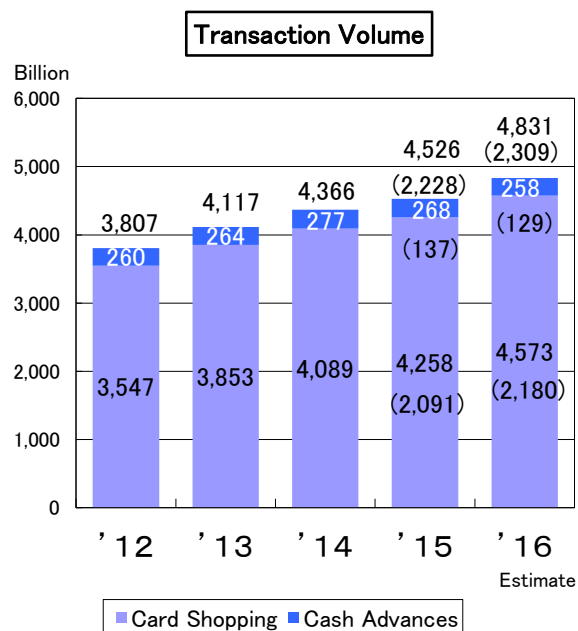
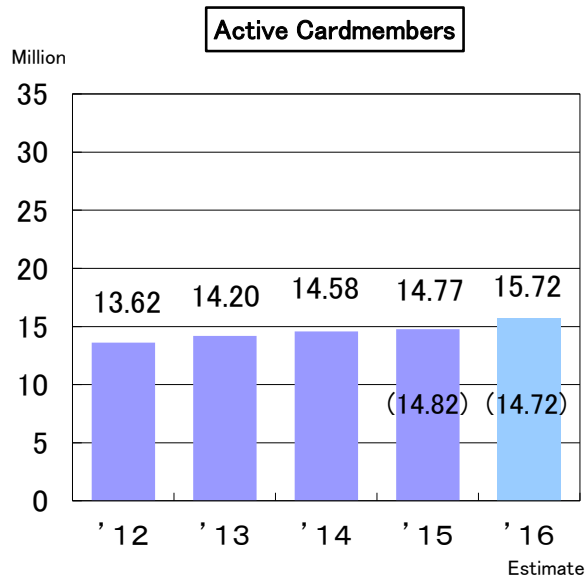
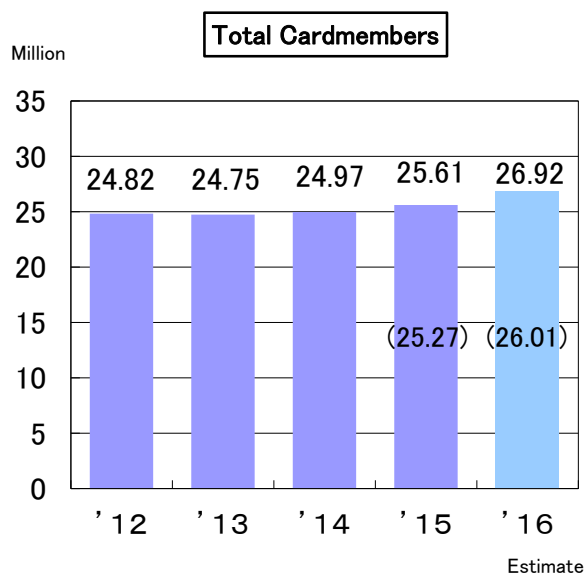
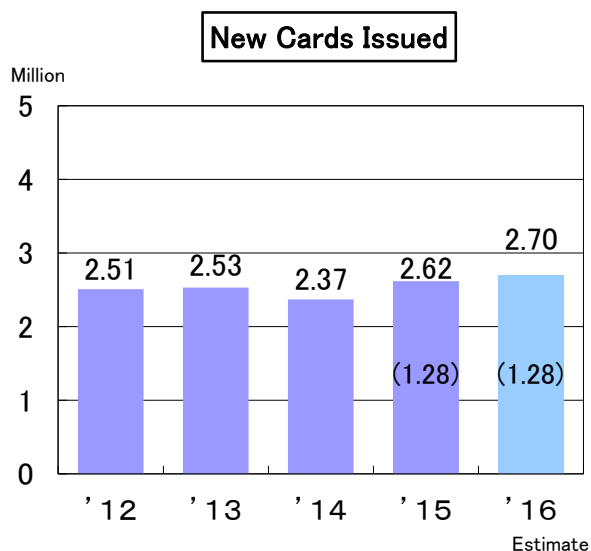
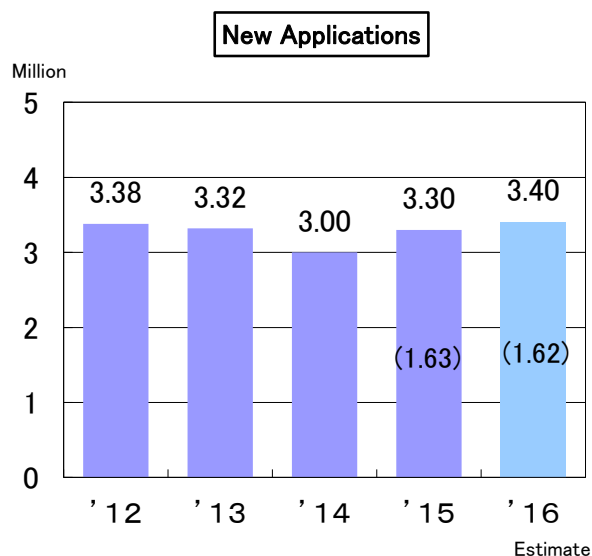


Net Income



◆ Main Indices (Non-consolidated)

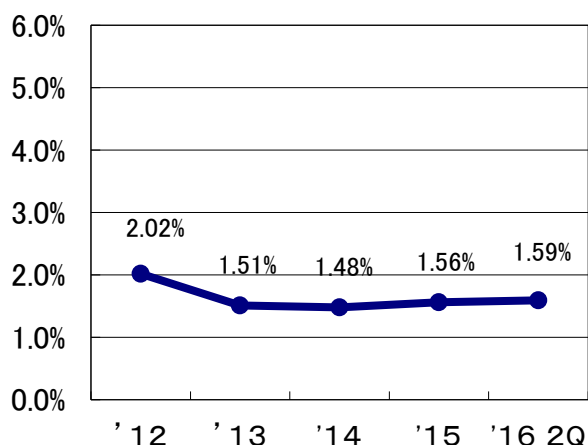
() 2Q results



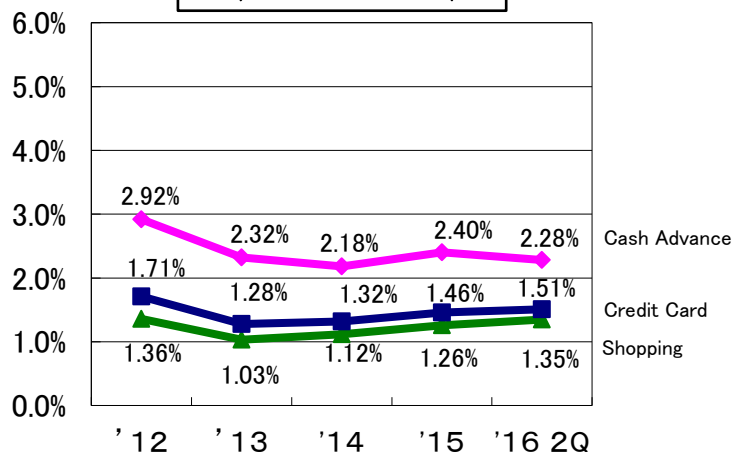
◆ Credit Riskn Trends

() 2Q results

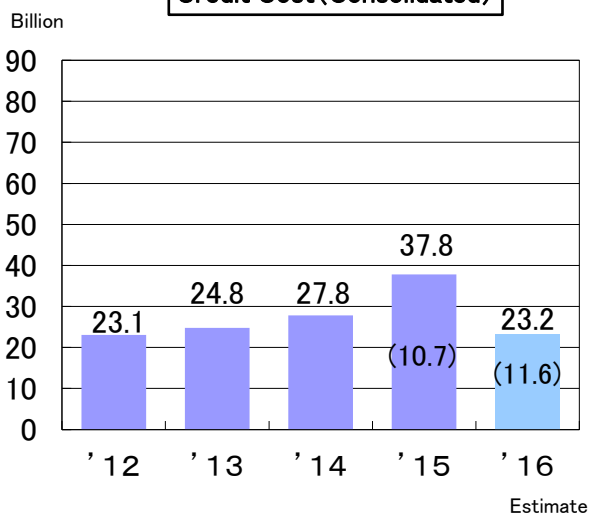
Delinquency of over 90 days (Consolidated)



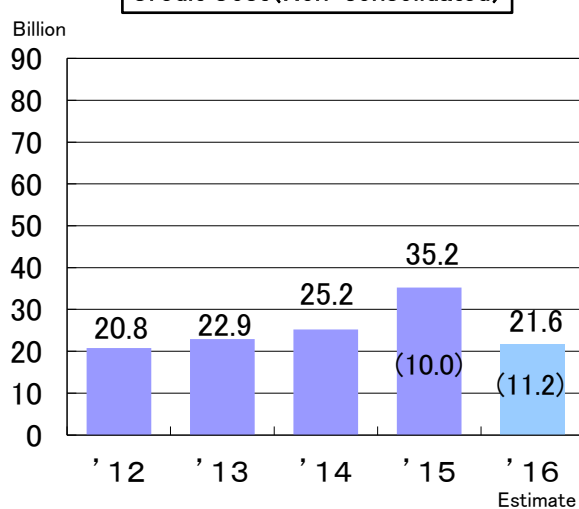
Delinquency of over 90 days (Non-consolidated)



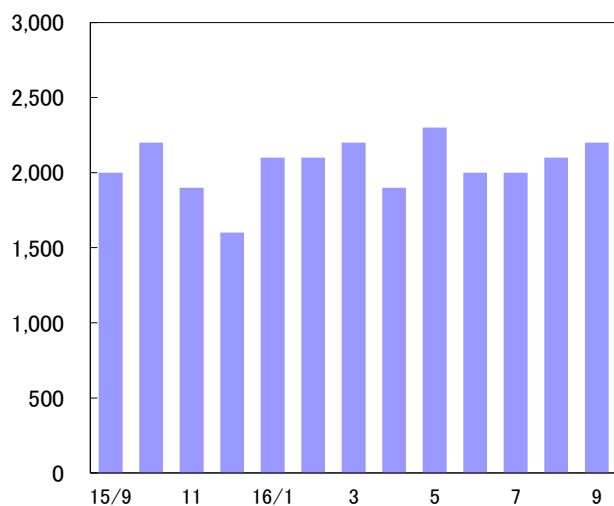
Credit Cost (Consolidated)



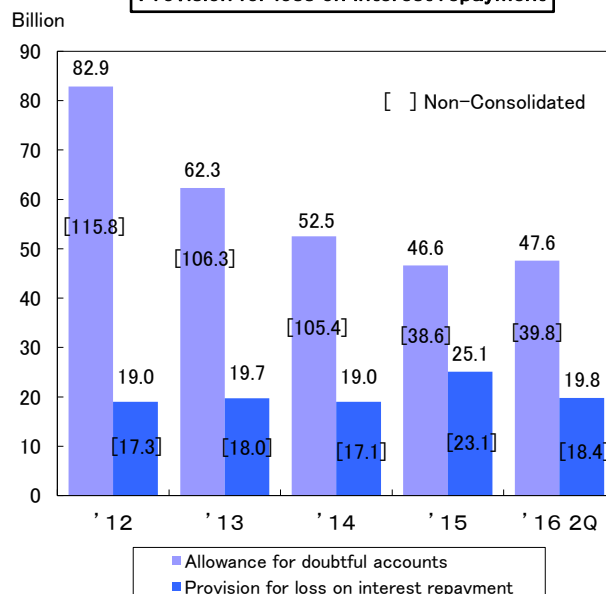
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



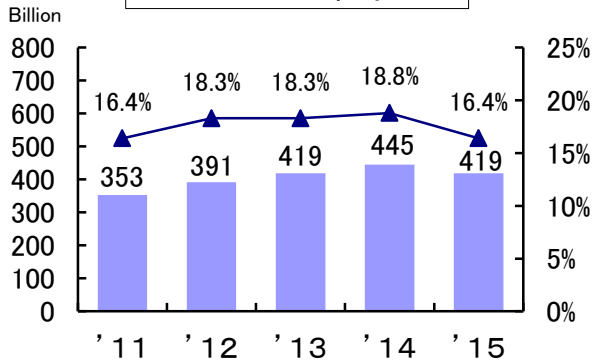
Allowance for doubtful accounts
Provision for loss on interest repayment



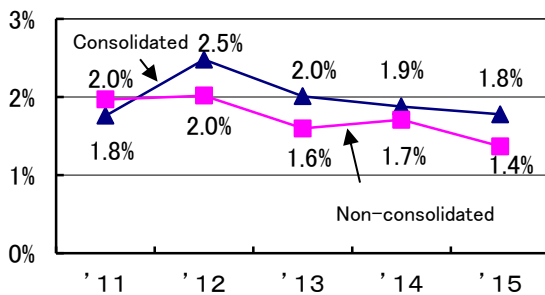
◆ Financial Indices

Consolidated

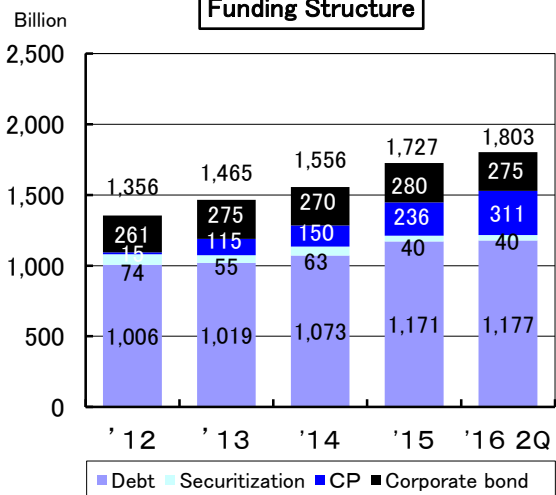
Shareholders' Equity Ratio



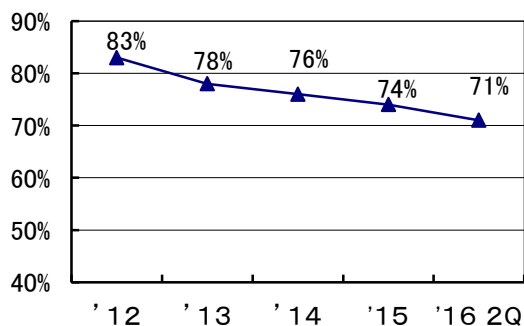
R O A (Ordinary Income Basis)



Funding Structure

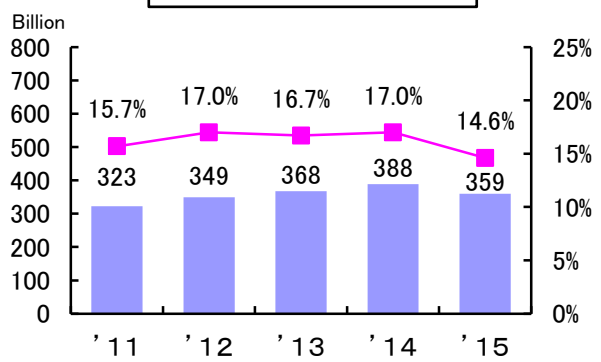


Long-term Ratio

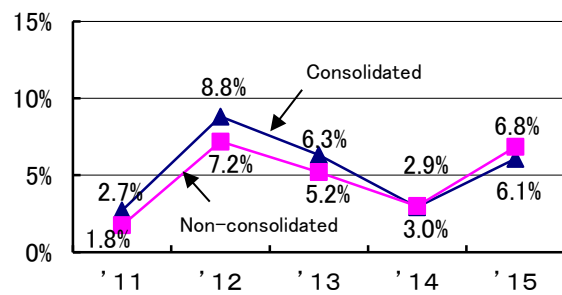


Non-consolidated

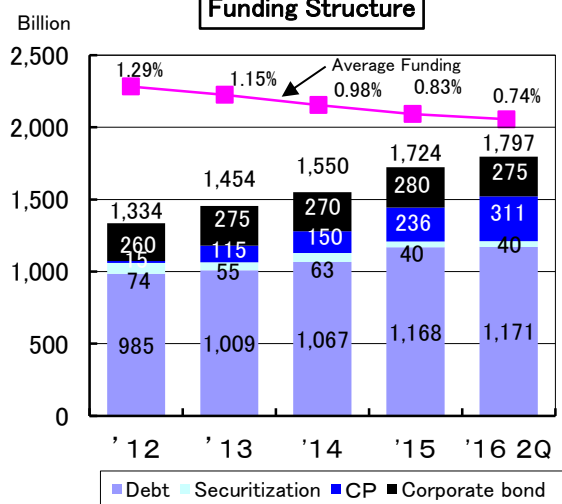
Shareholders' Equity Ratio



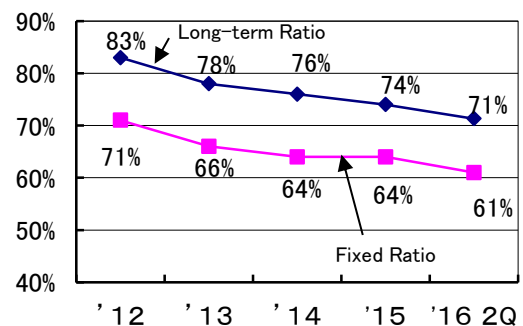
R O E



Funding Structure



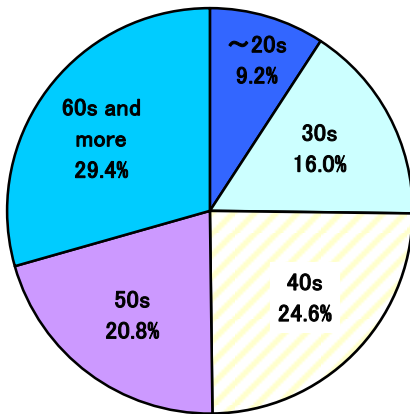
Long-term Ratio/Fixed Ratio



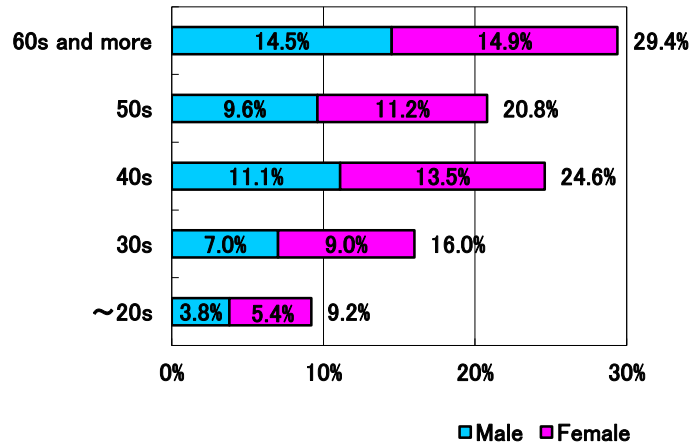
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2016

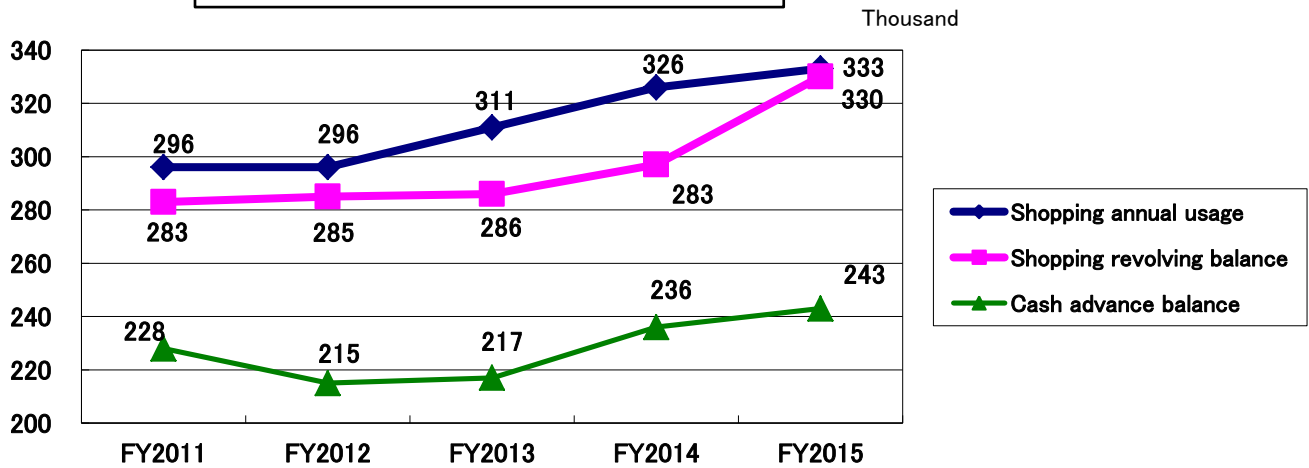
Share by Age



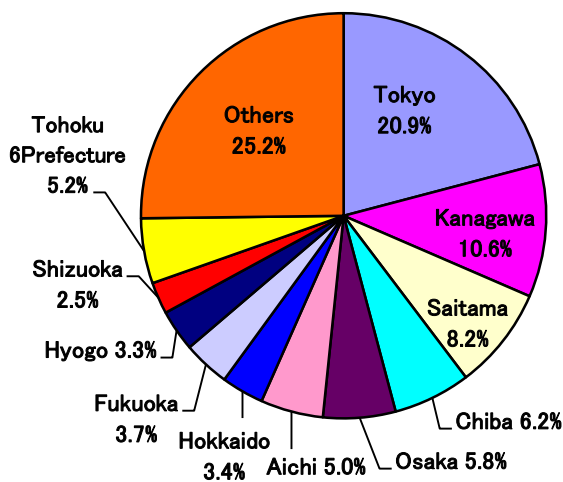
Share by Age and Sex



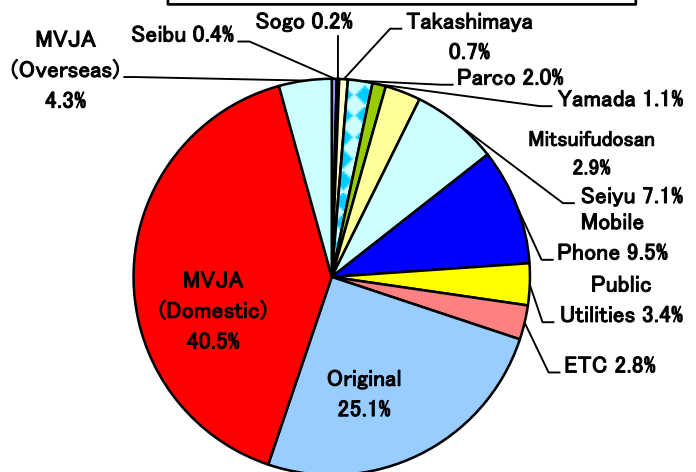
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Sep.30, 2016

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
Credit Saison (Non-consolidated)	1.62	26.01	2,309	117	23
Yamada Financial 34.0% (established 06/6)	0.09	1.92	77	0.03	0.01
YM Saison 50.0% (established 07/9)	0	0.03	2	0	0
Idemitsu Credit 50.0% (invested 03/10)	0.14	3.43	347	10.7	1.6
Risona Card 22.4% (invested 04/8)	0.03	1.60	170	8.3	1.2
Takashimaya Credit 33.4% (invested 04/8)	0.06	1.37	284	8.7	2.3
Shizugin Saison 50.0% (established 06/10)	0.01	0.23	27	1.0	0.1
Daiwa House Financial 30.0% (established 06/11)	0.03	0.35	65	2.6	0.1
Seven CS Card Service 49.0% (established 09/10)	0.08	3.19	365	10.1	1.1
Total	19.7	36.18	3,570	158.5	30.3

※“Transaction volume” includes shopping and cash advance.

(参考) 貸借対照表 (2016年9月30日現在)
Balance Sheets (As of September 30, 2016)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2016年9月 連結貸借対照表 (A) Consolidated	2016年9月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)	Term 科 目 Item		2016年9月 連結貸借対照表 (A) Consolidated	2016年9月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)
		金額	Amount				金額	Amount	
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	(2,110,269)	(2,179,223)	(△ 68,953)	流動負債	Current liabilities	(994,396)	(980,347)	(14,048)
現金及び預金	Cash and deposits	70,276	58,037	12,239	支払手形及び買掛金	Notes and accounts payable-trade	208,864	208,603	261
割賦売掛金	Accounts receivable-installment	1,659,477	1,586,330	73,146	短期借入金	Short-term loans payable	214,160	213,960	200
リース投資資産	Lease investments assets	228,117	228,153	△ 36	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	139,810	138,100	1,710
営業投資有価証券	Operational investment securities	32,700	31,146	1,554	一年以内に償還予定の社債	Current portion of bonds	60,000	60,000	—
たな卸資産	Inventory	114,561	1,262	113,298	コマーシャル・ペーパー	Commercial paper	311,000	311,000	—
繰延税金資産	Deferred income taxes	15,661	14,080	1,581	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	9,584	278,046	△ 268,462	流動化借入金	Leases Obligations	587	490	96
その他の	Other trade receivables	24,182	21,900	2,281	リース債務	Income taxes payable	5,584	3,246	2,337
貸倒引当金	Allowance for doubtful accounts	△ 44,291	△ 39,733	△ 4,558	未払法人税等	Provision for bonuses	2,270	1,478	791
					賞与引当金	Provision for directors' bonuses	66	53	13
					役員賞与引当金	Provision for loss on interest repayment	7,851	7,221	630
					利息返還損失引当金	Allowance for loss on collecting gift tickets	147	147	—
					商品券回収損失引当金	Asset retirement obligations	—	—	—
固定資産	Noncurrent assets	(497,367)	(338,677)	(158,689)	資産除去債務	Deferred installment income	8,581	8,581	—
有形固定資産	Property, plant and equipment	(69,975)	(15,163)	(54,812)	割賦利益繰延	Others	35,472	27,464	8,007
建物	Buildings	23,030	5,721	17,309	その他				
土地	Land	39,776	6,904	32,872	固定負債	Long-term liabilities	(1,174,181)	(1,165,495)	(8,686)
リース資産	Equipment for lease	1,183	916	267	社債	Bonds payable	215,000	215,000	—
建設仮勘定	Construction in progress	1,376	216	1,160	長期借入金	Long-term loans payable	822,989	819,099	3,890
その他	Others	4,608	1,405	3,203	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	1,081	1,013	68
					債務保証損失引当金	Provision for loss on guarantees	5,371	5,118	253
無形固定資産	Intangible assets	(188,513)	(98,907)	(89,606)	ポイント引当金	Provision for point card certificates	91,467	91,467	—
借地権	Leaseholds	970	14	956	利息返還損失引当金	Provision for loss on interest repayment	12,030	11,199	830
ソフトウェア	Software	5,369	3,684	1,685	資産除去債務	Asset retirement obligations	442	—	442
リース資産	Equipment for lease	472	472	—	その他	Others	5,799	2,597	3,201
建設仮勘定	Construction in progress	181,412	94,482	86,930					
その他	Others	288	253	35	負債合計	Total Liabilities	2,168,577	2,145,842	22,735
					(純資産の部)	(Net assets)			
投資その他の資産	Investments and other assets	(238,877)	(224,606)	(14,271)	株主資本	Shareholders' equity	(396,758)	(344,004)	(52,754)
投資有価証券	Long-term investment securities	161,530	144,200	17,329	資本金	Capital stock	75,929	75,929	—
長期貸付金	Long-term loans	11,253	49,980	△ 38,726	資本剰余金	Capital surplus	85,634	84,099	1,534
長期前払費用	Long-term prepaid expense	412	750	△ 338	利益剰余金	Retained earnings	288,080	236,576	51,504
差入保証金	Lease deposits	3,977	1,456	2,520	自己株式	Treasury common stock	△ 52,886	△ 52,601	△ 284
整理事業関連資産	Liquidation business assets	34,980	—	34,980					
繰延税金資産	Deferred income taxes	26,765	26,686	78	その他の包括利益累計額	Accumulated other comprehensive income	(41,456)	(28,948)	(12,507)
その他	Others	3,277	1,607	1,669	その他有価証券評価差額金	Valuation difference on available-for-sale securities	43,449	29,970	13,479
貸倒引当金	Allowance for doubtful accounts	△ 3,318	△ 75	△ 3,242	繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 1,021	△ 1,021	—
					為替換算調整勘定	Foreign currency translation adjustment	△ 971	—	△ 971
繰延資産	Deferred assets	(897)	(894)	(2)	新株予約権	Stock Option	0	—	0
社債発行費	Bond issue cost	894	894	—	非支配株主持分	Non-controlling interests	1,741	—	1,741
その他	Others	2	—	2	純資産合計	Net assets	439,956	372,952	67,003
					負債及び純資産合計	Total Liabilities and Net assets	2,608,534	2,518,795	89,738
資産合計	Total assets	2,608,534	2,518,795	89,738					

(参考) 損 益 計 算 書 (2016年4月1日 ~ 2016年9月30日)

CREDIT SAISON Co., Ltd.

Statements of Income (From April 1, 2016 to September 30, 2016)

(単位: 百万円、Millions of yen)

Term 科 目 Item		2016年9月 連結損益計算書 Consolidated (A)			2016年9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		103,294			95,117			8,176	
リース事業収益	Income from the leases business		6,742			6,749			△ 7	
ファイナンス事業収益	Income from the finance business		15,123			12,905			2,218	
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	20,006			10			19,996		
不動産関連事業原価	Cost of the real estate business	12,996	7,010		0	9		12,995	7,000	
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	27,937			-			27,937		
エンタテインメント事業原価	Cost of the entertainment business	23,010	4,927		-	-		23,010	4,927	
金融収益	Financial revenues		143			2,412			△ 2,268	
計	Total		137,241	100.0%		117,194	100.0%		20,046	117.1%
営業費用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		105,711	77.0%		89,620	76.5%		16,090	118.0%
金融費用	Financial expenses		6,127	4.5%		6,231	5.3%		△ 103	98.3%
計	Total		111,839	81.5%		95,851	81.8%		15,987	116.7%
営業利益	Operating income		25,401	18.5%		21,342	18.2%		4,058	119.0%
営業外収益	Non-operating income		5,665	4.1%		2,664	2.3%		3,001	212.7%
営業外費用	Non-operating expenses		60	0.0%		44	0.0%		15	132.7%
経常利益	Ordinary income		31,006	22.6%		23,962	20.4%		7,044	129.4%
特別利益	Extraordinary income		11,475	8.4%		6,735	5.7%		4,740	170.4%
特別損失	Extraordinary loss		862	0.6%		850	0.7%		11	101.4%
税金等調整前四半期純利益	Profit before income taxes		41,619	30.3%		29,846	25.5%		11,772	139.4%
法人税、住民税及び事業税	Income taxes-current	4,750			2,355			2,394		
法人税等調整額	Income taxes-deferred	7,123	11,873	8.7%	6,465	8,821	7.5%	658	3,052	134.6%
四半期純利益	Profit		29,745	0.0%		-	-		29,745	-
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent		28,245	20.6%		21,025	17.9%		7,220	134.3%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.8%	14.8%
総資産利益率	ROA	1.09%	0.84%
自己資本利益率	ROE	6.59%	5.74%
連単倍率	Consolidated/Non-consolidated	1.34	

貸 借 対 照 表 (2016年8月31日現在)
Balance Sheet (As of August 31, 2016)

Term		2016年2月	2016年8月	増減	Term		2016年2月	2016年8月	増減
		February, 2016	August, 2016	Increase/Decrease			February, 2016	August, 2016	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	114, 016	115, 977	1, 961	流動負債	Current liabilities	191, 706	175, 193	△ 16, 513
現金及び預金	Cash and deposits	1, 664	2, 634	970	支払手形及び買掛金	Notes and accounts payable-trade	243	210	△ 33
受取手形及び営業未収入金	Notes and operating accounts receivable	79	65	△ 13	短期借入金	Short-term loans payable	187, 043	169, 743	△ 17, 300
たな卸資産	Inventories	110, 817	110, 721	△ 95	未払金・未払費用	Accounts payable-other and accrued expenses	980	332	△ 647
求償債権	Guarantor's claims	15	14	△0	預り保証金	Guarantee deposited	1, 537	1, 530	△ 7
短期貸付金	Short-term loans receivable	46	43	△ 3	その他	Others	1, 902	3, 377	1, 474
その他	Other	1, 961	3, 040	1, 078					
貸倒引当金	Allowance for doubtful accounts	△ 568	△ 541	26					
固定資産	Noncurrent assets	77, 716	61, 798	△ 15, 918	固定負債	Noncurrent liabilities	933	1, 201	268
有形固定資産	Property, plant and equipment	22, 922	25, 083	2, 161	瑕疵保証引当金	Provision for guarantees for defects	8	12	4
無形固定資産	Intangible assets	54	52	△ 2	預り保証金	Guarantee deposited	555	683	128
投資その他の資産	Investments and other assets	54, 739	36, 661	△ 18, 077	その他	Other	369	505	135
整理事業関連資産	Liquidation business assets	55, 206	37, 082	△ 18, 124					
その他	Other	2, 783	2, 807	24					
貸倒引当金	Allowance for doubtful accounts	△ 3, 250	△ 3, 228	21					
					負 債 合 計	Total liabilities	192, 639	176, 394	△ 16, 244
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 908	1, 380	2, 289
					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	1, 280	2, 289
					評価・換算差額等	Valuation and translation adjustments	1	△0	△ 1
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	1	△0	△ 1
					純 資 産 合 計	Total net assets	△ 907	1, 380	2, 287
資 産 合 計	Total assets	191, 732	177, 775	△ 13, 957	負 債 純 資 産 合 計	Total liabilities and net assets	191, 732	177, 775	△ 13, 957

損 益 計 算 書 (2016年3月1日 ~ 2016年8月31日)

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

(単位:百万円)

(Millions of yen)

Term		2015年8月 (15/03－15/08)	2016年8月 (16/03－16/08)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	27,253	18,640	△ 8,613
売上原価	Cost of sales	17,912	12,365	△ 5,547
売上総利益	Gross profit	9,341	6,275	△ 3,066
販売費及び一般管理費	Selling, general and administrative expenses	3,657	3,357	△ 299
営業利益	Operating income	5,683	2,917	△ 2,766
営業外収益	Non-operating income	3,650	712	△ 2,937
営業外費用	Non-operating expenses	1,876	1,333	△ 542
経常利益	Ordinary income	7,456	2,296	△ 5,160
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	7,457	2,296	△ 5,161
法人税等	Income taxes	963	826	△ 137
当期純利益	Net income	6,494	1,470	△ 5,023

貸 借 対 照 表 (2016年7月31日現在)
Balance Sheets (As of July 31, 2016)

株式会社セゾンファンデックス
SAISON FUNDEX CORPORATION

(単位:百万円)
(Millions of yen)

科 目	Items	2016年1月	2016年7月	増減 Increase/Decrease	科 目	Items	2016年1月	2016年7月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	67,522	72,512	4,990	流動負債	Current liabilities	48,940	53,272	4,331
現金及び預金	Cash and deposits	789	627	△ 161	短期借入金	Short-term loans payable	45,700	50,700	5,000
営業貸付金	Operating loans	67,377	69,750	2,373	一年以内返済予定 長期借入金	Current portion of long-term loans payable	1,560	910	△ 650
販売用不動産	Real estate for sale	783	3,203	2,419	リース債務	Lease obligations	22	14	△ 8
未収入金	Accounts receivable	300	301	1	未払金	Accounts payable-other	194	198	3
前払費用	Prepaid expenses	46	61	14	未払費用	Accrued expenses	354	252	△ 101
未収収益	Accrued income	1,015	984	△ 31	未払法人税	Income taxes payable	35	185	149
繰延税金資産	Deferred tax assets	588	679	91	利息返還損失引当金	Provision for loss on interest repayment	779	630	△ 149
その他流動資産	Other current assets	432	466	33	債務保証引当金	Provision for loss on guarantees	212	253	41
貸倒引当金	Allowance for doubtful accounts	△ 3,812	△ 3,562	250	その他流動負債	Other current liabilities	81	127	46
固定資産	Noncurrent assets	2,385	2,066	△ 319	固定負債	Non-current liabilities	6,814	6,145	△ 669
有形固定資産	Property, plant and equipment	419	401	△ 18	長期借入金	Long-term loans payable	5,585	5,290	△ 295
土 地	Land	203	203	—	リース債務	Lease obligations	19	14	△ 5
建 物	Buildings	137	134	△ 3	長期未払金	Long-term accounts payable	10	10	0
器具及び備品等	Furniture and fixtures	41	39	△ 2	利息返還損失引当金	Provision for loss on interest repayment	1,199	830	△ 368
リース資産	Lease assets	37	24	△ 12					
無形固定資産	Intangible assets	158	131	△ 26					
ソフトウェア	Software	154	127	△ 26					
電話加入権	Telephone subscription right	4	4	—					
					負 債 合 計	Total liabilities	55,754	59,417	3,662
投資等	Investments and other assets	1,808	1,533	△ 274	(純資産の部)	(Net assets)			
投資有価証券	Investment securities	476	465	△ 11	株主資本	Shareholders' equity	14,119	15,133	1,014
固定化営業債権	Long-term loans receivable	29	24	△ 5	資本金	Capital stock	4,500	4,500	—
長期前払費用	Long-term prepaid expenses	0	0	0	利益剰余金	Retained earnings	9,618	10,633	1,014
繰延税金資産	Deferred tax assets	1,247	974	△ 272					
その他投資等	Other assets	72	82	10	評価・換算差額等	Valuation and translation adjustments	34	27	△ 7
貸倒引当金	Allowance for doubtful accounts	△ 18	△ 13	4	その他有価証券評価差額金	Valuation difference on available-for-sale securities	34	27	△ 7
					純 資 産 合 計	Total net assets	14,153	15,161	1,007
資 産 合 計	Total assets	69,908	74,579	4,670	負債及び純資産合計	Total liabilities and net assets	69,908	74,579	4,670

損 益 計 算 書 (2016年2月1日 ～ 2016年7月31日)

株式会社セゾンファンデックス
SAISON FUNDEX CORPORATION

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

(単位: 百万円)

(Millions of yen)

科 目	Items	2015年7月 15/02-15/07	2016年7月 16/02-16/07	増減 Increase/Decrease
営業収益	Operating revenue	3,823	3,745	△ 78
営業費用	Operating expenses	2,868	2,372	△ 495
支払利息	Interest expenses	431	414	△ 17
販売費及び一般管理費	Selling, general administrative expenses	2,436	1,958	△ 478
営業利益	Operating income	955	1,372	417
営業外収益	Non-operating income	95	85	△ 9
営業外費用	Non-operating expenses	—	—	—
経常利益	Ordinary income	1,050	1,458	407
特別利益	Extraordinary income	208	—	△ 208
特別損失	Extraordinary loss	—	—	—
税引前当期純利益	Income before income taxes	1,259	1,458	199
法人税、住民税及び事業税	Income taxes-current	81	157	75
法人税等調整額	Income taxes-deferred	458	186	△ 272
当期純利益	Net income	718	1,114	395