

# 2018年3月期 決算資料

*Reference Materials for the year ended March 31, 2018*

2018年 5月 15日  
*May 15, 2018*



*Corporate Planning Dept.*  
*81-3-3988-2110*

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)

	2017/3	前年比% YOY Change (%)	構成比% % of Total	2018/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	4,476,608	105.1	55.9	4,683,038	104.6	55.2
カードキャッシング Cash advances	253,837	94.8	3.2	248,156	97.8	2.9
カード事業計 Credit card total	4,730,445	104.5	59.0	4,931,195	104.2	58.1
証書ローン Member's Loan	3,701	80.4	0.1	1,437	38.8	0.0
プロセッシング・他社カード代行 Agency services	2,671,710	105.9	33.4	2,873,183	107.5	33.9
クレジットサービス関連 Credit services related	32,156	96.6	0.4	30,653	95.3	0.4
クレジットサービス事業計 Credit services total	7,438,014	105.0	92.8	7,836,470	105.4	92.3
リース事業 Leases	108,101	102.0	1.4	114,569	106.0	1.4
信用保証 Guarantees	159,914	106.5	2.0	131,922	82.5	1.6
不動産担保ローン Mortgage loans	125,629	152.4	1.6	160,762	128.0	1.9
その他 Others	180,286	158.1	2.3	241,949	134.2	2.9
ファイナンス関連 Finance related	305,916	155.7	3.8	402,712	131.6	4.7
ファイナンス事業計 Finance business total	465,831	134.4	5.8	534,635	114.8	6.3
その他の事業 Other businesses	21	103.7	0.0	23	110.4	0.0
取扱高合計 Volume of new contracts	8,011,968	106.3	100.0	8,485,698	105.9	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)

	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)	2018/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	1,038,929	63,551	106.5	1,028,581	△ 10,348	99.0
(内 リボルビング) (include revolving)	380,822	42,114	112.4	414,225	33,402	108.8
カードキャッシング Cash advances	214,032	△ 2,547	98.8	217,193	3,160	101.5
カード事業計 Credit card total	1,252,962	61,003	105.1	1,245,774	△ 7,188	99.4
証書ローン Member's Loan	8,912	△ 1,065	89.3	6,376	△ 2,536	71.5
プロセッシング・他社カード代行 Agency services	91,075	△ 11,184	89.1	101,082	10,007	111.0
クレジットサービス関連 Credit services related	347	△ 94	78.7	293	△ 53	84.6
クレジットサービス事業計 Credit services total	1,353,297	48,658	103.7	1,353,526	229	100.0
リース事業 Leases	58,740	5,792	110.9	66,621	7,880	113.4
信用保証 Guarantees	1,423 (287,207)	99 (23,186)	107.6 (108.8)	1,412 (283,995)	△ 11 (△ 3,212)	99.2 (98.9)
不動産担保ローン Mortgage loans	227,821	96,316	173.2	354,993	127,171	155.8
その他 Others	56,132 ( - )	19,646 ( - )	153.8 ( - )	74,553 (77,364)	18,420 ( - )	132.8 ( - )
ファイナンス関連 Finance related	283,954 ( - )	115,962 ( - )	169.0 ( - )	429,546 (432,357)	145,592 ( - )	151.3 ( - )
ファイナンス事業計 Finance business total	285,377 (571,162)	116,062 (139,149)	168.5 (132.2)	430,958 (716,353)	145,581 (145,191)	151.0 (125.4)
割賦売掛金残高計 Installment accounts receivable	1,697,415 (1,983,200)	170,513 (193,600)	111.2 (110.8)	1,851,106 (2,136,501)	153,691 (153,301)	109.1 (107.7)
リース投資資産 Leased investment assets	227,821	317	100.1	231,774	3,952	101.7

◆ ( ) は、保証残高(偶発債務)を含む。

\* ( ) 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 - 億円(1回払い)

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

単位: 百万円 / (¥ Million)

	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)	2018/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	1,058,929	63,551	106.4	1,028,581	△ 30,348	97.1

## ◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2017/3	前年比% YOY Change (%)	構成比% % of Total	2018/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	124,655	106.7	52.2	131,828	105.8	52.8
カードキャッシング Cash advances	33,053	97.8	13.9	32,822	99.3	13.1
カード事業計 Credit card total	157,708	104.7	66.1	164,651	104.4	65.9
証書ローン Member's Loan	1,098	87.2	0.5	896	81.6	0.4
プロセッシング・他社カード代行 Agency services	25,773	101.4	10.8	27,229	105.6	10.9
クレジットサービス関連 Credit services related	9,374	106.0	3.9	9,206	98.2	3.7
クレジットサービス事業計 Credit services total	193,955	104.2	81.3	201,984	104.1	80.8
リース事業 Leases	13,249	98.1	5.6	12,863	97.1	5.1
信用保証 Guarantees	16,528	109.1	6.9	17,101	103.5	6.8
不動産担保ローン Mortgage loans	7,437	116.4	3.1	9,185	123.5	3.7
その他 Others	2,625	155.5	1.1	3,998	152.3	1.6
ファイナンス関連 Finance related	10,063	124.6	4.2	13,183	131.0	5.3
ファイナンス事業計 Finance business total	26,592	114.5	11.1	30,285	113.9	12.1
その他の事業 Other business	19	103.6	0.0	21	111.3	0.0
金融収益 Financial revenue	4,820	83.4	2.0	4,710	97.7	1.9
営業収益計 Total operating revenue	238,637	104.3	100.0	249,865	104.7	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.

	2017/3	前年比% YOY Change (%)	構成比% % of Total	2018/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	70,991	103.0	57.0	73,598	103.7	55.9
リボ残高収益 Revenues from Revolving Credit	45,607	113.8	36.6	49,940	109.5	37.9
年会費 Annual membership Fees	8,056	102.6	6.5	8,289	102.9	6.3
合計 Total	124,655	106.7	100.0	131,828	105.8	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)

	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)	2018/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	39,041	3,655	110.3	42,047	3,005	107.7
貸倒引当金繰入額 Provision for losses on accounts receivable	20,055	4,608	129.8	20,976	920	104.6
利息返還損失引当金繰入額 Provision for losses for interest repayment	15,339	293	101.9	–	△ 15,339	–
債務保証損失引当金繰入額 Provision for losses on guarantees	6,126	1,325	127.6	6,999	872	114.2
役員報酬 Directors' and statutory auditors' compensation	446	35	108.6	461	15	103.4
従業員給料及び賞与 Employees' salaries and bonuses	19,230	963	105.3	20,013	782	104.1
賞与引当金繰入額 Provision for bonus payable	1,500	57	104.0	1,687	186	112.4
退職給付費用 Retirement provisions	487	18	103.9	674	186	138.4
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	128	28	128.0	149	21	116.4
福利厚生費 Health and welfare benefits	3,278	297	110.0	3,425	147	104.5
通信交通費 Communication and travel expenses	11,696	208	101.8	13,485	1,788	115.3
租税公課 Taxes	6,473	1,107	120.6	7,207	734	111.3
賃借料 Rental fees	1,427	87	106.5	1,539	111	107.8
支払手数料 Fees paid	67,696	1,726	102.6	75,992	8,295	112.3
減価償却費 Depreciation expenses	2,877	△ 298	90.6	6,369	3,492	221.4
その他 Others	7,232	2,430	150.6	6,065	△ 1,166	83.9
合計 Total	203,038	16,545	108.9	207,093	4,054	102.0

## ◆ 貸倒償却の実額 / Credit Losses

	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)	2018/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	25,330	3,865	118.0	26,574	1,244	104.9

## ◆ 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)

2017/3			
変動金利資産 Variable-rate assets	592	変動金利負債 Variable-rate liabilities	707 (707)
準固定金利資産 Semi-fixed-rate assets	659	固定金利負債 Fixed-rate liabilities	1,123 (1,143)
固定金利資産 Fixed-rate assets	289	非金利負債 Non-interest-bearing liabilities	418
非金利資産 Non-interest-earning assets	1,082 (1,102)	資本 Shareholder's equity	374
資産合計 Total assets	2,623 (2,643)	負債・資本合計 Total liabilities and shareholder's equity	2,623 (2,643)

GAP額 GAP amount	115 (115)
GAP率 GAP rate	4.4% (4.4%)

単位:10億円/(¥ Billion)

2018/3			
変動金利資産 Variable-rate assets	685	変動金利負債 Variable-rate liabilities	730 (730)
準固定金利資産 Semi-fixed-rate assets	648	固定金利負債 Fixed-rate liabilities	1,220 (1,220)
固定金利資産 Fixed-rate assets	298	非金利負債 Non-interest-bearing liabilities	482
非金利資産 Non-interest-earning assets	1,199 (1,199)	資本 Shareholder's equity	396
資産合計 Total assets	2,831 (2,831)	負債・資本合計 Total liabilities and shareholder's equity	2,831 (2,831)

GAP額 GAP amount	45 (45)
GAP率 GAP rate	1.6% (1.6%)

◆ 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				
	2018/3	前年比% YOY Change (%)	2019/3	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	218,952	104.1	234,500	107.1	75.4
リース事業収益 Income from the leases business	12,851	97.1	13,200	102.7	4.2
ファイナンス事業利益 Income from the finance business	35,417	114.0	39,000	110.1	12.5
不動産関連事業利益 Income from the real estate related business	15,446	113.4	15,200	98.4	4.9
エンタテインメント事業利益 Income from the entertainment business	9,288	89.3	8,800	94.7	2.8
金融収益 Financial revenue	226	81.3	300	132.7	0.1
営業収益合計 Operating revenue	292,183	104.7	311,000	106.4	100.0

	2018/3	前年比% YOY Change (%)	2019/3	前年比% YOY Change (%)
営業費用 Operating expenses	251,412	101.5	268,500	106.8
営業利益 Operating income	40,771	130.6	42,500	104.2
経常利益 Ordinary income	56,717	106.9	55,000	97.0
当期純利益 Net income	38,329	90.7	35,500	92.6



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

単位: 百万円 / (¥ Million)

	取扱高 Volume of New Contracts			営業収益 Operating Revenue		
	2019/3	前年比% YOY Change (%)	構成比% % of Total	2019/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	4,970,000	106.1	55.3	140,400	106.5	52.5
カードキャッシング Cash advances	265,500	107.0	3.0	34,600	105.4	12.9
カード事業計 Credit card total	5,235,500	106.2	58.3	175,000	106.3	65.5
証書ローン Member's Loan	3,500	243.6	0.0	700	78.1	0.3
プロセッシング・他社カード代行 Agency services	3,008,000	104.7	33.5	29,700	109.1	11.1
クレジットサービス関連 Credit services related business	31,000	101.1	0.3	10,900	118.4	4.1
クレジットサービス事業計 Credit services total	8,278,000	105.6	92.2	216,300	107.1	80.9
リース 事業 Leases	120,000	104.7	1.3	13,200	102.6	4.9
信用保証 Guarantees	143,000	108.4	1.6	17,300	101.2	6.5
不動産担保ローン Mortgage loans	155,000	96.4	1.7	11,000	119.8	4.1
その他 Others	285,000	117.8	3.2	5,200	130.1	1.9
ファイナンス関連 Finance related business	440,000	109.3	4.9	16,200	122.9	6.1
ファイナンス事業計 Finance business total	583,000	109.0	6.5	33,500	110.6	12.5
金融収益 Financial revenue				4,300	91.3	1.6
合計 Total	8,981,100	105.8	100.0	267,300	107.0	100.0

	2018/3	前年比% YOY Change (%)	2019/3	前年比% YOY Change (%)
販管費 SG&A expenses	207,093	102.0	222,000	107.2
金融費用 Financial expenses	9,872	87.5	9,900	100.3
計 Total	216,965	101.2	231,900	106.9
営業利益 Operating income	32,900	137.8	35,400	107.6
経常利益 Ordinary income	38,871	102.3	41,500	106.8
当期純利益 Net income	22,190	105.4	26,000	117.2

**(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年度実績    2017年度実績    2018年度見込  
 Fiscal 16      Fiscal 17      Fiscal 18  
 Actual          Actual          Estimate

事業内容・他  
 Business & others

**■連結子会社 Consolidated Subsidiaries**

単位:百万円/(¥ Million)

		2016年度実績 Fiscal 16 Actual	2017年度実績 Fiscal 17 Actual	2018年度見込 Fiscal 18 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	178,839	187,371		< Real Estate Revitalization Business & Loan Servicing (Asset Recovery) Business >  - Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing. - In the Comprehensive Real Estate Business, the Group undertakes revitalization of old real estate and planning and development of new real estate, with the aim of releasing real estate with high asset value into the market. - In the Loan Servicing operations, the Group purchases claims from financial institutions and investors, solves the inherent problems using its unique know-how, engaging in management and recovery of the assets.
	純資産 Shareholders' Equity	1,628	4,736		
	剰余金 Retained Earnings	1,425	4,496		
	営業収益 Operating Revenue	※ 11,962	※ 13,651	※ 13,300	
	経常利益 Ordinary Income	3,023	3,048	3,500	
	当期利益 Net Income	1,615	3,001	2,250	
(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	5,419	5,788		< Temporary Staffing Business and Debt Collection Business >  - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business. - The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純資産 Shareholders' Equity	4,609	4,877		
	剰余金 Retained Earnings	3,207	3,475		
	営業収益 Operating Revenue	6,050	6,932	7,330	
	経常利益 Ordinary Income	320	447	490	
	当期利益 Net Income	138	268	290	
(株)セゾンファンデックス  Saison Fundex Corporation  100.0% (100.0%)	総資産 Total Assets	74,376	83,228		< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business >  - Engages in an array of real estate security and credit-guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.
	純資産 Shareholders' Equity	15,502	17,143		
	剰余金 Retained Earnings	10,934	12,589		
	営業収益 Operating Revenue	7,350	7,716	7,900	
	経常利益 Ordinary Income	2,117	2,544	3,000	
	当期利益 Net Income	1,415	1,855	2,100	
(株)コンチェルト  CONCERTO CO., LTD.  96.9% (100.0%)	総資産 Total Assets	38,216	40,046		< Amusement Facilities Business, Real Estate Leasing Business >  - In the Amusement Facilities Business, the Group manages 22 amusement centers under the brand CONCERTHALL in the East Japan region centering on the Kanto area. Operations are conducted based on the community-oriented administration model enabling the business to grow together with the communities its facilities operate in. - In the Real Estate Leasing Business, the Group engages in a variety of real estate operations centering on the core business of leasing commercial buildings such as THE PRIME in the Tokyo metropolitan area starting with Shibuya.
	純資産 Shareholders' Equity	29,784	31,262		
	剰余金 Retained Earnings	11,884	13,362		
	営業収益 Operating Revenue	※ 12,133	※ 11,092	※ 10,700	
	経常利益 Ordinary Income	2,222	2,156	2,150	
	当期利益 Net Income	912	1,478	1,470	
(株)キュービタス  Qubitous Co., Ltd.  51.0% (51.0%)	総資産 Total Assets	95,913	67,273		< Commissioned Business for Credit Card Processing >  - Was established as a joint venture by the Group (51.0%) and the Mizuho Bank, Ltd. (49.0%). - Is engaged in the commissioned business of credit card-related processing.
	純資産 Shareholders' Equity	3,160	2,879		
	剰余金 Retained Earnings	2,660	2,378		
	営業収益 Operating Revenue	25,987	27,829		
	経常利益 Ordinary Income	△ 187	△ 271		
	当期利益 Net Income	3,156	△ 281		

**(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年度実績    2017年度実績    2018年度見込  
 Fiscal 16      Fiscal 17      Fiscal 18  
 Actual          Actual          Estimate

事業内容・他  
 Business & others

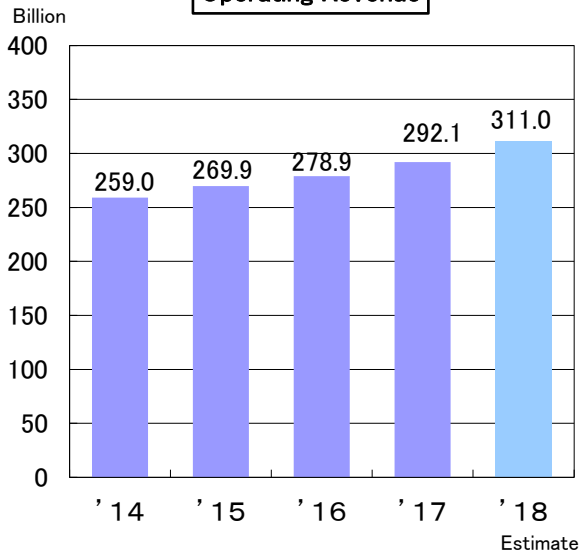
**■持分法適用会社 = 関連会社 Affiliates Account For By the Equity Method**    単位: 百万円/(¥ Million)

(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	22,315	21,727		< Information Service Industry > Card system business, Retail integrated solution business, and HULFT business providing Telecommunications middleware sales and solutions.
	純資産	Shareholders' Equity	7,629	11,867		
	剰余金	Retained Earnings	4,781	9,013		
	営業収益	Operating Revenue	8,335	9,060		
	経常利益	Ordinary Income	4,080	4,527	2,440	
	当期利益	Net Income	3,399	4,718	1,700	
46.8% (46.8%)						
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	171,959	166,881		< 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	27,709	30,457		
	剰余金	Retained Earnings	23,809	26,557		
	営業収益	Operating Revenue	22,114	22,782	23,000	
	経常利益	Ordinary Income	3,992	4,427	3,000	
	当期利益	Net Income	2,783	3,025	2,070	
50.0% (50.0%)						
ユーシーカード㈱ UC CARD Co., Ltd.	総資産	Total Assets	329,555	323,654		< Credit Card Service Industry > The Group contributed 31.0% in accordance with a comprehensive business alliance concerning credit card business we entered into with the Mizuho Bank, Ltd. Includes a number of credit card-related businesses entailing operations with members, affiliated commercial institutions, and gift cards.
	純資産	Shareholders' Equity	64,555	65,528		
	剰余金	Retained Earnings	45,443	59,925		
	営業収益	Operating Revenue	26,929	28,707		
	経常利益	Ordinary Income	744	334		
	当期利益	Net Income	37,214	14,482		
31.0% (31.0%)						
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	93,874	93,609		< 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	30,522	31,771		
	剰余金	Retained Earnings	28,699	30,028		
	営業収益	Operating Revenue	16,883	16,951	17,700	
	経常利益	Ordinary Income	2,514	1,991	2,760	
	当期利益	Net Income	1,744	1,365	1,900	
22.4% (22.4%)						
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	13,252	12,197		< 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	1,435	1,701		
	剰余金	Retained Earnings	△ 1,564	△ 1,298		
	営業収益	Operating Revenue	2,249	2,334	2,430	
	経常利益	Ordinary Income	358	457	400	
	当期利益	Net Income	861	266	310	
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	36,694	44,978		< 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	574	1,015		
	剰余金	Retained Earnings	△ 1,525	△ 1,084		
	営業収益	Operating Revenue	5,465	6,926	8,280	
	経常利益	Ordinary Income	214	339	340	
	当期利益	Net Income	206	440	290	
30.0% (30.0%)						
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.	総資産	Total Assets	100,827	109,029		< 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	27,093	29,638		
	剰余金	Retained Earnings	23,793	26,338		
	営業収益	Operating Revenue	17,662	18,455	19,000	
	経常利益	Ordinary Income	4,532	4,356	4,730	
	当期利益	Net Income	2,917	2,836	3,080	
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	173,592	152,678		< 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	34,029	35,040		
	剰余金	Retained Earnings	12,029	13,040		
	営業収益	Operating Revenue	20,408	20,154	20,140	
	経常利益	Ordinary Income	2,262	2,349	2,130	
	当期利益	Net Income	1,407	1,502	1,360	
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%)						

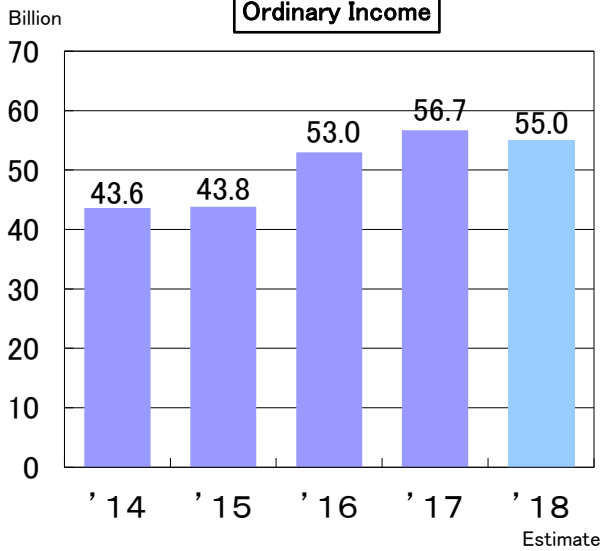
# ◆ Operating Results

## Consolidated

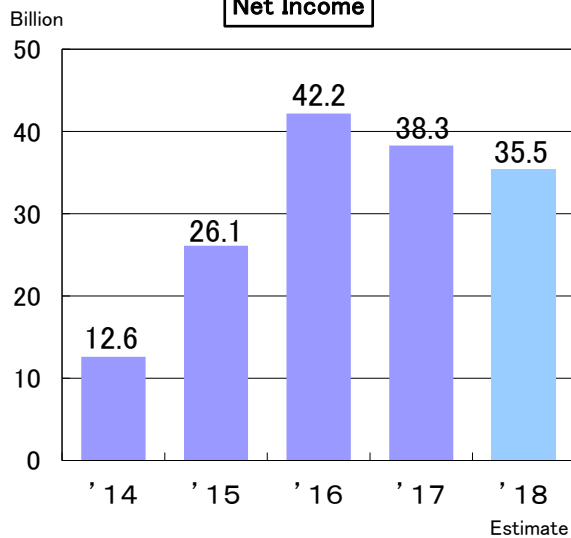
### Operating Revenue



### Ordinary Income

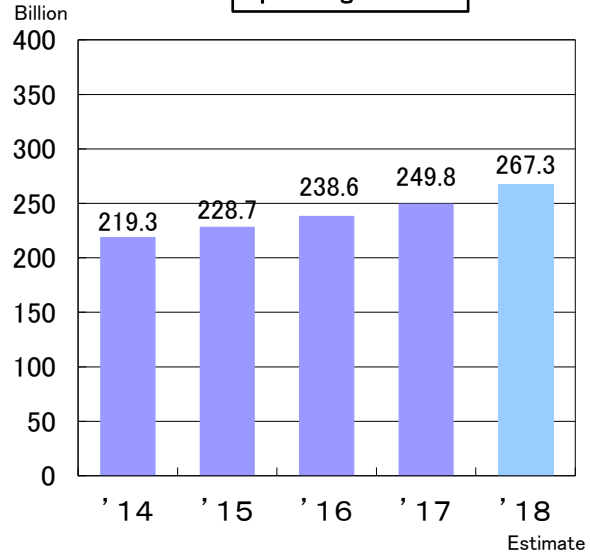


### Net Income

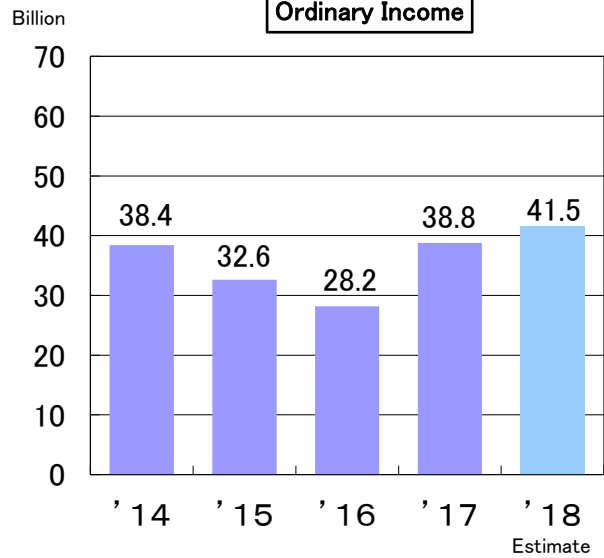


## Non-consolidated

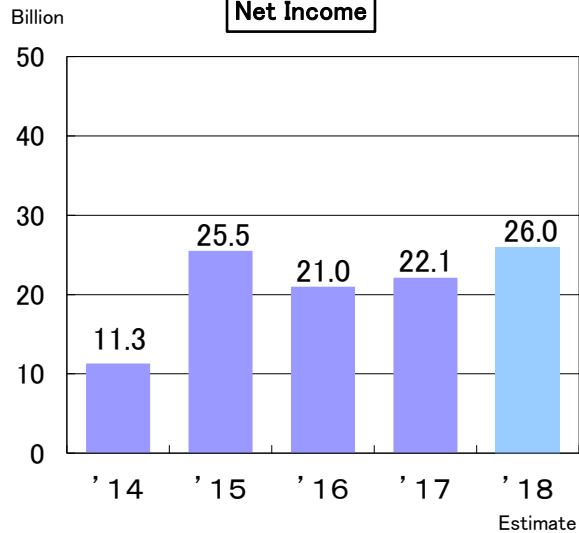
### Operating Revenue



### Ordinary Income

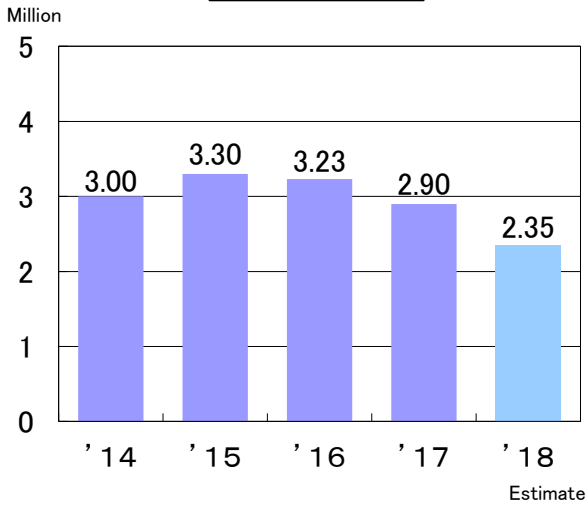


### Net Income

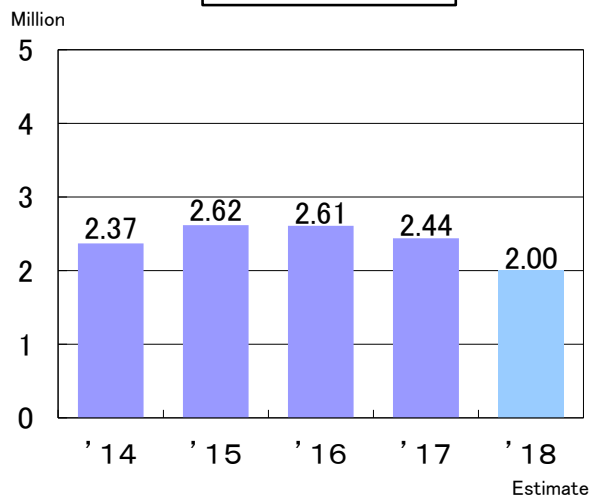


# ◆ Main Indices (Non-consolidated)

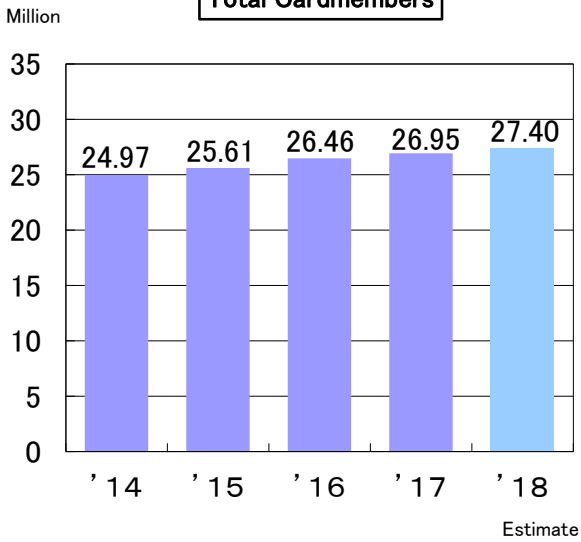
**New Applications**



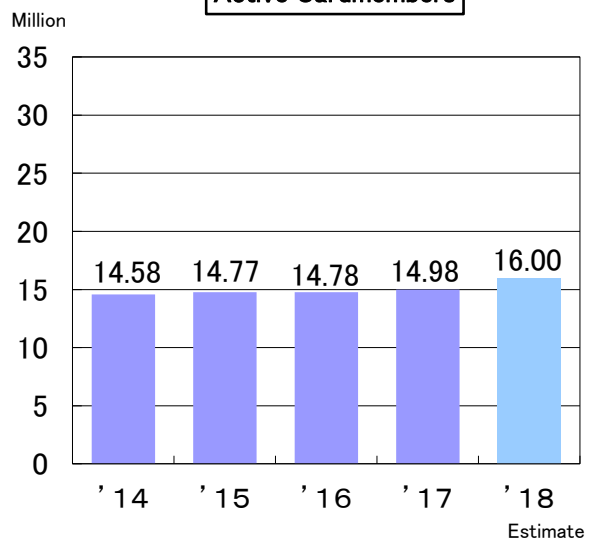
**New Cards Issued**



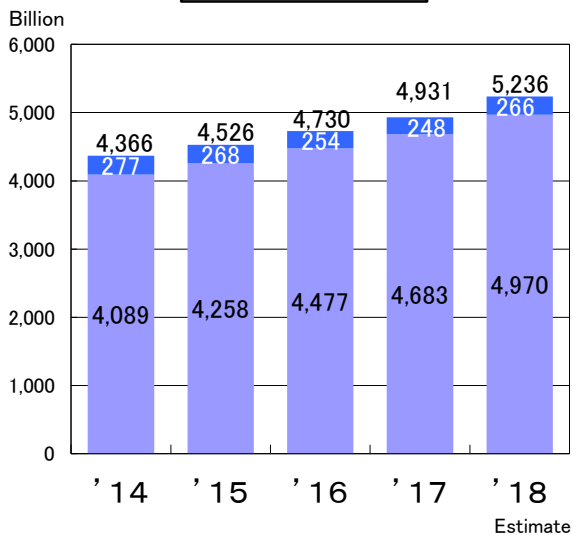
**Total Cardmembers**



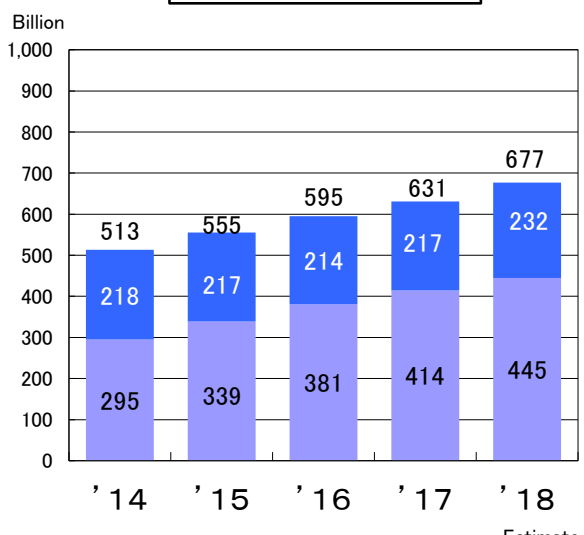
**Active Cardmembers**



**Transaction Volume**



**Credit Loans Outstanding**

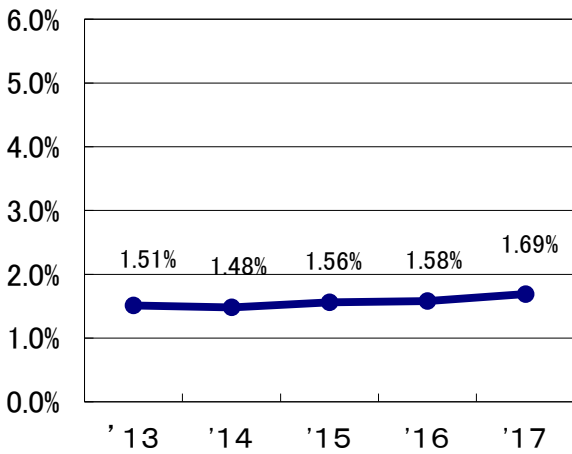


■ Card Shopping ■ Cash Advances

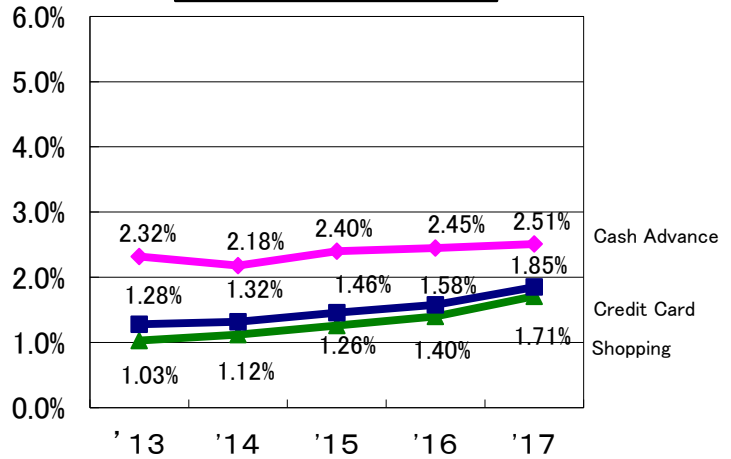
■ Shopping (Revolving) ■ Cash Advances

# ◆ Credit Riskn Trends

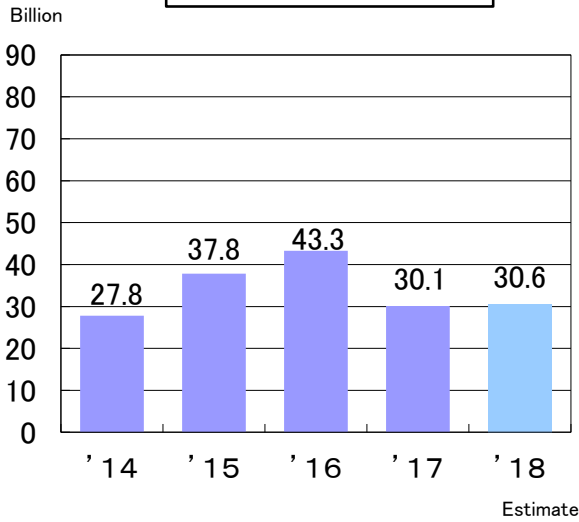
**Delinquency of over 90 days (Consolidated)**



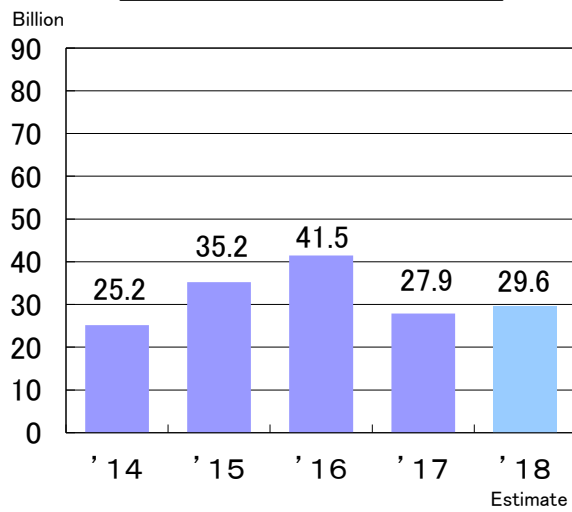
**Delinquency of over 90 days (Non-consolidated)**



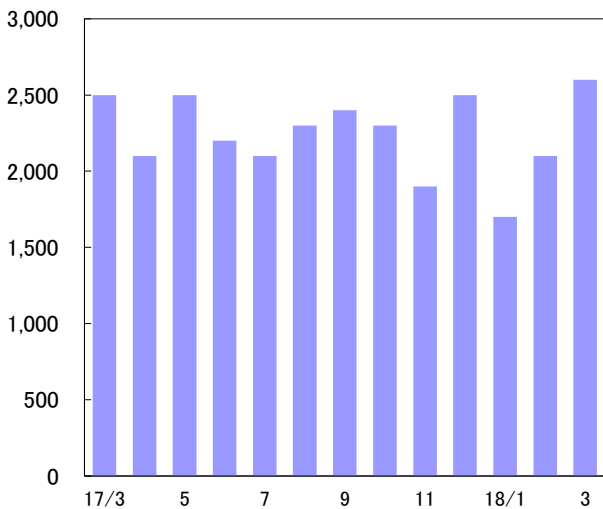
**Credit Cost (Consolidated)**



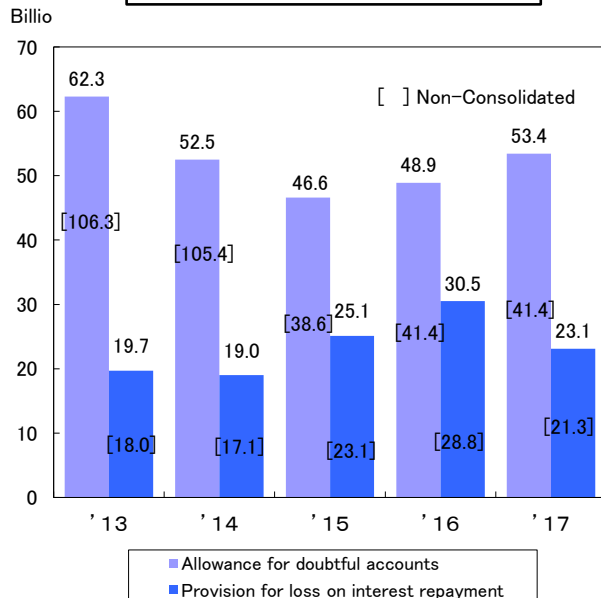
**Credit Cost (Non-consolidated)**



**Trends in new interest repayment claims**



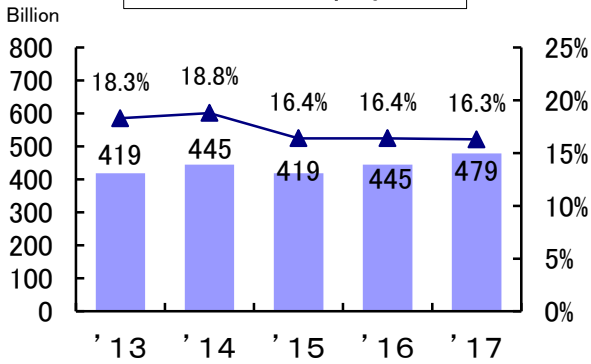
**Allowance for doubtful accounts  
Provision for loss on interest repayment**



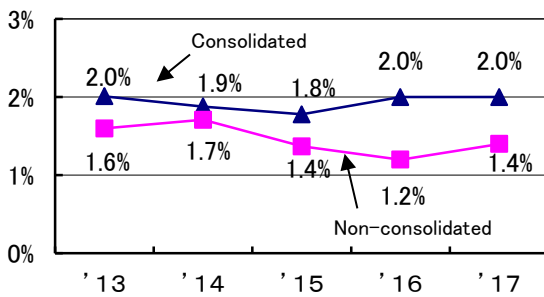
# ◆ Financial Indices

## Consolidated

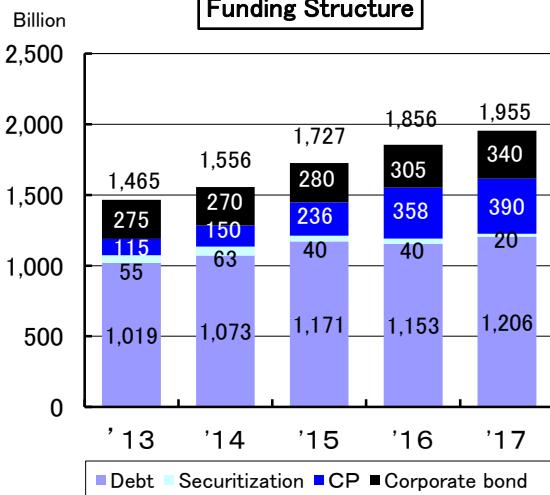
Shareholders' Equity Ratio



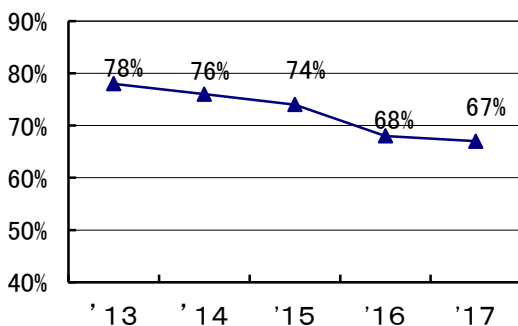
ROA(Ordinary Income Basis)



Funding Structure

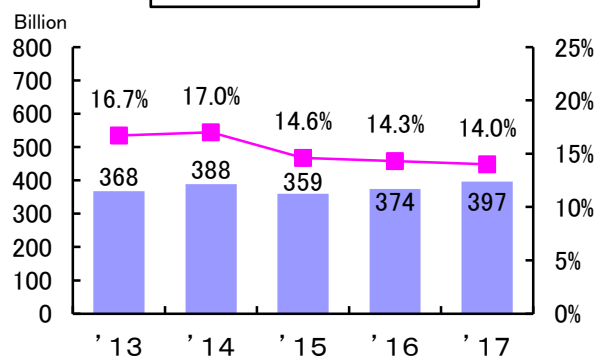


Long-term Ratio

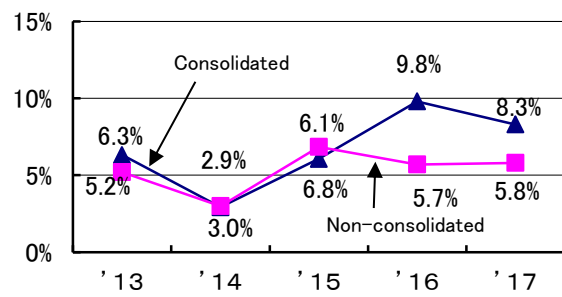


## Non-consolidated

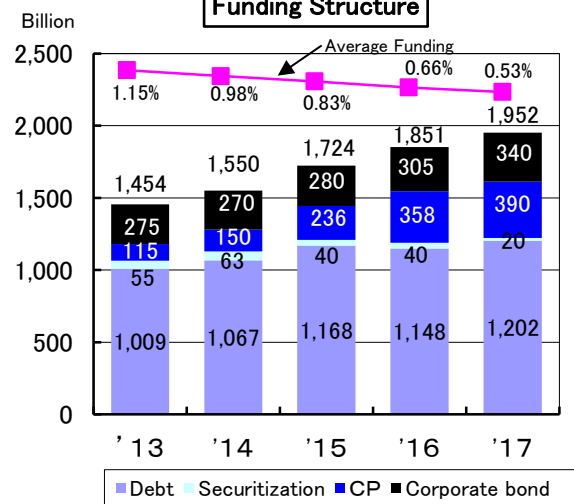
Shareholders' Equity Ratio



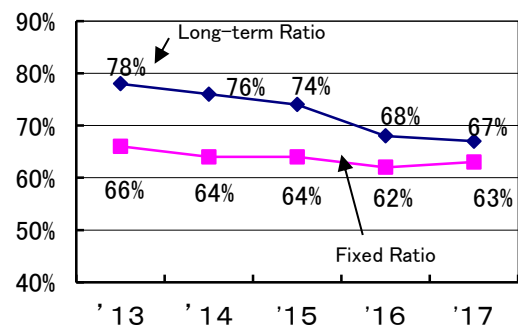
ROE



Funding Structure



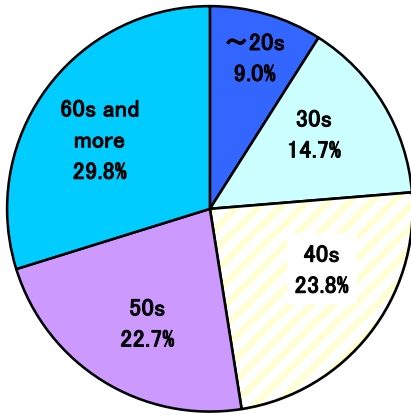
Long-term Ratio/Fixed Ratio



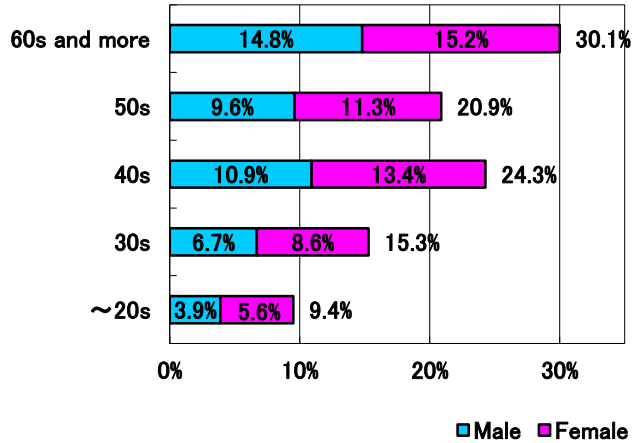
# ◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2018

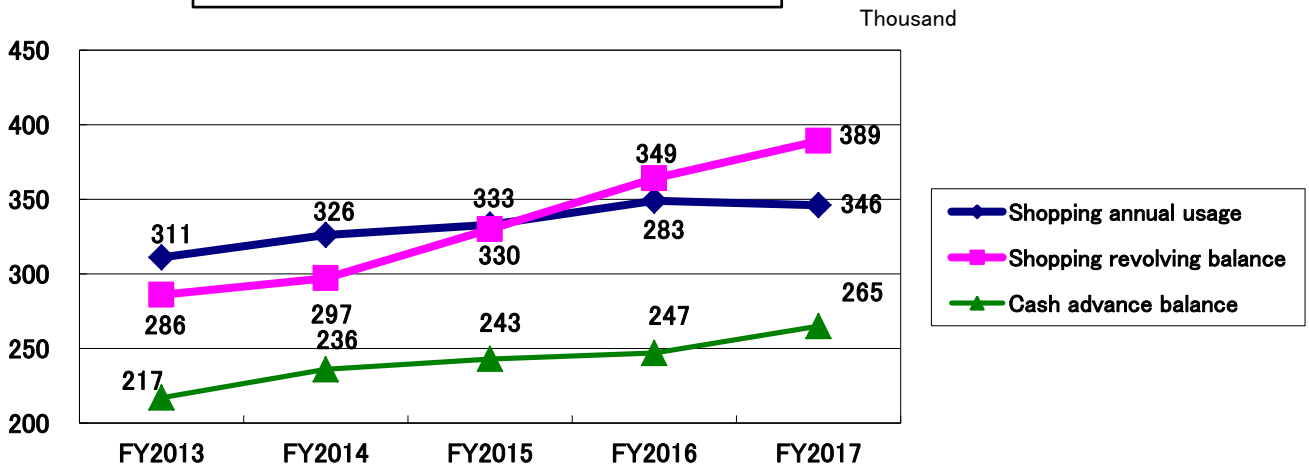
Share by Age



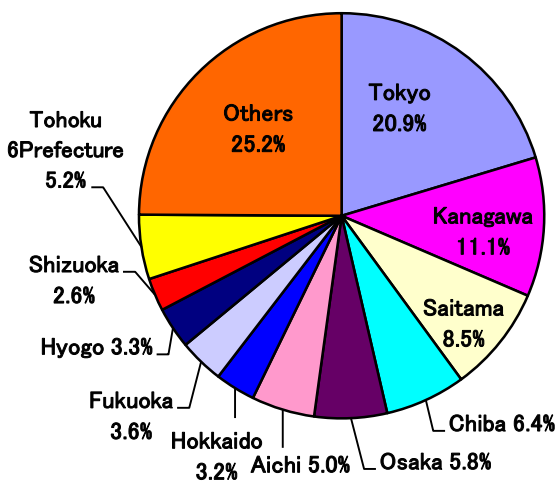
Share by Age and Sex



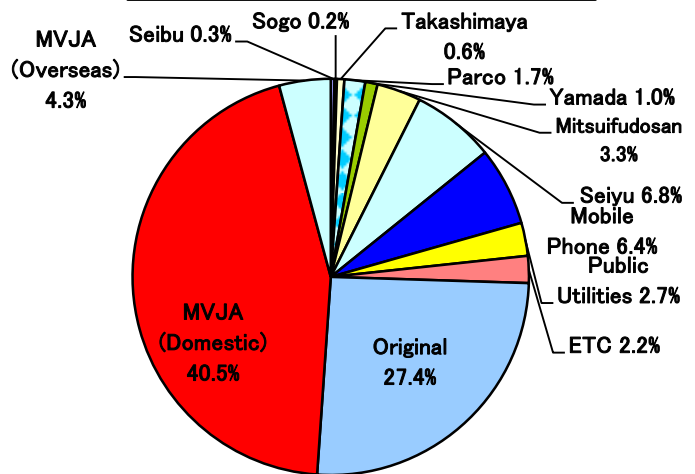
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)





## ◆ Results of Capital Alliances with Card Companies

as of Mar. 31, 2018

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
<b>Credit Saison (Non-consolidated)</b>	<b>2.44</b>	<b>26.95</b>	<b>4,931.1</b>	<b>249.8</b>	<b>38.8</b>
<b>Yamada Financial 34.0% (established 06/6)</b>	<b>0.09</b>	<b>1.75</b>	<b>137.5</b>	<b>0.6</b>	<b>0.2</b>
<b>YM Saison 50.0% (established 07/9)</b>	<b>0</b>	<b>0.02</b>	<b>4.5</b>	<b>0.0</b>	<b>0.0</b>
<b>Idemitsu Credit 50.0%(invested 03/10)</b>	<b>0.26</b>	<b>3.58</b>	<b>768.6</b>	<b>22.7</b>	<b>4.4</b>
<b>Risona Card 22.4% (invested 04/8)</b>	<b>0.06</b>	<b>1.53</b>	<b>354.0</b>	<b>16.9</b>	<b>1.9</b>
<b>Takashimaya Credit 33.4% (invested 04/8)</b>	<b>0.12</b>	<b>1.37</b>	<b>623.0</b>	<b>18.4</b>	<b>4.3</b>
<b>Shizugin Saison 50.0% (established 06/10)</b>	<b>0.02</b>	<b>0.25</b>	<b>59.6</b>	<b>2.3</b>	<b>0.3</b>
<b>Daiwa House Financial 30.0% (established 06/11)</b>	<b>0.08</b>	<b>0.45</b>	<b>184.8</b>	<b>6.9</b>	<b>0.3</b>
<b>Seven CS Card Service 49.0% (established 09/10)</b>	<b>0.18</b>	<b>2.17</b>	<b>730.2</b>	<b>20.1</b>	<b>2.3</b>
<b>Total</b>	<b>3.16</b>	<b>37.30</b>	<b>7,651.3</b>	<b>337.1</b>	<b>52.3</b>

※“Transaction volume” includes shopping and cash advance.

(参考) 貸借対照表 (2018年3月31日現在)  
Balance Sheets (As of March 31, 2018)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term		2018年3月		差 Difference (A-B)	Term		2018年3月		差 Difference (A-B)
		連結貸借対照表 (A) Consolidated	単体貸借対照表 (B) Non-consolidated				金額 Amount	金額 Amount	
科目 Item	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	( 2,395,849 )	( 2,414,638 )	( △ 18,789 )	流動負債	( 1,085,865 )	( 1,069,232 )	( 16,633 )	
現金及び預金	Cash and deposits	74,612	53,802	20,810	支払手形及び買掛金	295,523	295,058	465	
割賦売掛金	Accounts receivable-installment	1,927,544	1,851,106	76,437	短期借入金	247,960	247,960	—	
買取債権	Purchased receivables	15,347	—	15,347	一年以内に返済予定の長期借入金	55,300	54,900	400	
リース投資資産	Lease investments assets	231,733	231,774	△ 40	一年以内に償還予定の社債	20,000	20,000	—	
その他営業債権	Other operating receivables	837	—	837	コマーシャル・ペーパー	389,500	389,500	—	
営業投資有価証券	Operational investment securities	35,976	34,761	1,215	リース債務	466	445	21	
たな卸資産	Inventory	103,587	1,549	102,037	未払法人税等	5,173	3,887	1,285	
繰延税金資産	Deferred income taxes	23,544	21,751	1,793	賞与引当金	2,636	1,687	948	
短期貸付金	Short-term loans	5,503	236,786	△ 231,282	役員賞与引当金	172	149	23	
その他の	Other trade receivables	27,733	27,601	131	利息返還損失引当金	9,229	8,558	671	
貸倒引当金	Allowance for doubtful accounts	△ 50,570	△ 44,495	△ 6,075	商品券回収損失引当金	139	139	—	
					割賦利益繰延	9,579	9,579	—	
					その他	50,185	37,367	12,817	
固定資産	Noncurrent assets	( 542,558 )	( 415,038 )	( 127,519 )	固定負債	( 1,373,492 )	( 1,365,233 )	( 8,259 )	
有形固定資産	Property, plant and equipment	( 76,490 )	( 15,506 )	( 60,983 )	社債	320,000	320,000	—	
建物	Buildings	29,749	5,573	24,176	長期借入金	902,299	899,299	3,000	
土地	Land	41,055	6,904	34,151	債権流動化借入金	20,000	20,000	—	
リース資産	Equipment for lease	1,304	1,261	43	リース債務	1,318	1,236	82	
建設仮勘定	Construction in progress	196	47	149	役員退職慰労引当金	128	—	128	
その他	Others	4,183	1,720	2,462	債務保証損失引当金	7,359	7,000	359	
					ポイント引当金	101,319	101,319	—	
無形固定資産	Intangible assets	( 210,605 )	( 148,331 )	( 62,273 )	利息返還損失引当金	13,918	12,795	1,123	
借地権	Leaseholds	970	14	956	資産除去債務	467	—	467	
ソフトウェア	Software	175,310	143,179	32,130	その他	6,680	3,581	3,098	
リース資産	Equipment for lease	254	254	—					
建設仮勘定	Construction in progress	33,782	4,630	29,152	負債合計	2,459,358	2,434,465	24,892	
その他	Others	287	253	34	(純資産の部) (Net assets)				
投資その他の資産	Investments and other assets	( 255,462 )	( 251,199 )	( 4,262 )	株主資本	( 443,381 )	( 360,501 )	( 82,880 )	
投資有価証券	Long-term investment securities	192,224	160,921	31,303	資本金	75,929	75,929	—	
長期貸付金	Long-term loans	11,516	42,198	△ 30,681	資本剰余金	85,634	84,100	1,534	
長期前払費用	Long-term prepaid expense	570	28,245	△ 27,674	利益剰余金	334,698	253,067	81,630	
差入保証金	Lease deposits	5,337	2,854	2,483	自己株式	△ 52,880	△ 52,595	△ 284	
整理事業関連資産	Liquidation business assets	32,108	—	32,108	その他の包括利益累計額	( 35,746 )	( 36,329 )	( △ 583 )	
繰延税金資産	Deferred income taxes	8,402	11,013	△ 2,610	その他有価証券評価差額金	36,806	36,788	18	
その他	Others	8,225	5,976	2,248	繰延ヘッジ損益	△ 458	△ 458	—	
貸倒引当金	Allowance for doubtful accounts	△ 2,924	△ 9	△ 2,914	為替換算調整勘定	△ 601	—	△ 601	
繰延資産	Deferred assets	( 1,620 )	( 1,620 )	( — )	新株予約権	0	—	0	
社債発行費	Bond issue cost	1,620	1,620	—	非支配株主持分	1,540	—	1,540	
資産合計	Total assets	2,940,027	2,831,296	108,730	純資産合計	480,669	396,831	83,838	
					負債及び純資産合計	2,940,027	2,831,296	108,730	

(参考) 損益計算書 (2017年4月1日 ~ 2018年3月31日)  
Statements of Income (From April 1, 2017 to March 31, 2018)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term	2018年3月 連結損益計算書 Consolidated (A)		2018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	%
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	218,952		201,984		16,968	
リース事業収益 Income from the leases business	12,851		12,863		△ 11	
ファイナンス事業収益 Income from the finance business	35,417		30,285		5,131	
不動産関連事業利益 Income from the real estate business						
不動産関連事業収益 Revenue from the real estate business	37,748		23		37,724	
不動産関連事業原価 Cost of the real estate business	22,301	15,446	1	21	22,299	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	51,272		-		51,272	
エンタテインメント事業原価 Cost of the entertainment business	41,984	9,288	-	-	41,984	9,288
金融収益 Financial revenues		226		4,710		△ 4,483
計 Total	292,183	100.0%	249,865	100.0%	42,318	116.9%
営業費用 Operating expenses						
販売費及び一般管理費 Selling, general and administrative expenses	241,740	82.7%	207,093	82.9%	34,647	116.7%
金融費用 Financial expenses	9,671	3.3%	9,872	4.0%	△ 200	98.0%
計 Total	251,412	86.0%	216,965	86.8%	34,447	115.9%
営業利益 Operating income	40,771	14.0%	32,900	13.2%	7,870	123.9%
営業外収益 Non-operating income	16,602	5.7%	6,269	2.5%	10,333	264.8%
営業外費用 Non-operating expenses	655	0.2%	297	0.1%	357	220.1%
経常利益 Ordinary income	56,717	19.4%	38,871	15.6%	17,846	145.9%
特別利益 Extraordinary income	8,830	3.0%	8,790	3.5%	39	100.4%
特別損失 Extraordinary loss	13,240	4.5%	13,621	5.5%	△ 380	97.2%
税金等調整前当期純利益 Income before income taxes and minority interests	52,307	17.9%	34,040	13.6%	18,266	153.7%
法人税、住民税及び事業税 Income taxes-current	9,078		6,896		2,182	
法人税等調整額 Income taxes-deferred	5,166	14,244	4,953	11,850	212	2,394
当期純利益 Profit		38,062		-		38,062
非支配株主に帰属する当期純利益 Profit attributable to non-controlling interests		△ 267		-		△ 267
親会社株主に帰属する当期純利益 Profit attributable to owners of parent		38,329		22,190		16,139

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	16.3%	14.0%
総資産利益率 ROA	1.35%	0.81%
自己資本利益率 ROE	8.29%	5.75%
連単倍率 Consolidated/Non-consolidated		1.73

貸借対照表 (2018年2月28日現在)  
Balance Sheet (As of February 28, 2018)

Term	2017年2月 February, 2017	2018年2月 February, 2018	増減 Increase/Decrease	Term	2017年2月 February, 2017	2018年2月 February, 2018	増減 Increase/Decrease		
								金額	Amount
科目	Items			科目	Items				
(資産の部)	(Assets)			(負債の部)	(Liabilities)				
流動資産	Current assets	117,895	119,613	1,717	流動負債	Current liabilities	176,050	181,504	5,454
現金及び預金	Cash and deposits	2,539	3,104	565	支払手形及び買掛金	Notes and accounts payable-trade	202	429	226
受取手形及び営業未収入金	Notes and operating accounts receivable	49	341	291	短期借入金	Short-term loans payable	170,628	176,930	6,302
たな卸資産	Inventories	112,563	100,697	△ 11,866	未払金・未払費用	Accounts payable-other and accrued expenses	2,102	537	△ 1,564
買取債権	Purchased receivables	-	14,280	14,280	預り保証金	Guarantee deposited	1,666	1,750	84
求償債権	Guarantor's claims	13	18	4	その他	Other	1,450	1,857	406
短期貸付金	Short-term loans receivable	42	36	△ 6					
その他	Other	3,182	2,802	△ 380					
貸倒引当金	Allowance for doubtful accounts	△ 495	△ 1,666	△ 1,171					
固定資産	Noncurrent assets	60,943	67,758	6,815	固定負債	Noncurrent liabilities	1,160	1,130	△ 30
有形固定資産	Property, plant and equipment	26,815	33,143	6,328	瑕疵保証引当金	Provision for guarantees for defects	14	19	5
無形固定資産	Intangible assets	49	52	2	預り保証金	Guarantee deposited	680	803	122
投資その他の資産	Investments and other assets	34,078	34,563	484	その他	Other	466	307	△ 158
整理事業関連資産	Liquidation business assets	34,541	34,206	△ 334					
その他	Other	2,488	3,256	768					
貸倒引当金	Allowance for doubtful accounts	△ 2,951	△ 2,900	51					
					負債合計	Total liabilities	177,210	182,634	5,424
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	1,525	4,596	3,070
					資本金	Capital stock	50	50	-
					資本剰余金	Capital surplus	50	50	-
					利益剰余金	Retained earnings	1,425	4,496	3,070
					評価・換算差額等	Valuation and translation adjustments	5	2	△ 2
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	5	2	△ 2
					非支配株主持分	Non-controlling interests	96	137	40
					純資産合計	Total net assets	1,628	4,736	3,108
資産合計	Total assets	178,839	187,371	8,532	負債純資産合計	Total liabilities and net assets	178,839	187,371	8,532

## 損益計算書 (2017年3月1日 ~ 2018年2月28日)

## Statement of Income (March 1, 2017 to February 28, 2018)

(単位:百万円)

(Millions of yen)

科 目 Items	Term	2017年2月 (16/03-17/02)	2018年2月 (17/03-18/02)	増減 Increase/Decrease
売上高	Net sales	35,905	34,649	△ 1,255
売上原価	Cost of sales	23,942	20,997	△ 2,944
売上総利益	Gross profit	11,962	13,651	1,689
販売費及び一般管理費	Selling, general and administrative expenses	7,015	7,755	739
営業利益	Operating income	4,946	5,895	949
営業外収益	Non-operating income	677	207	△ 470
営業外費用	Non-operating expenses	2,600	3,054	454
経常利益	Ordinary income	3,023	3,048	24
特別利益	Extraordinary income	-	0	0
特別損失	Extraordinary loss	107	12	△ 94
分配前税金等調整前当期純利益	Income before dividends distribution, income taxes	2,915	3,035	119
匿名組合分配額	Dividend distribution from silent partnerships	△ 3	△ 13	△ 10
税金等調整前当期純利益	Income before income taxes and minority interests	2,919	3,049	130
法人税等	Income taxes	1,307	61	△ 1,245
非支配株主利益に帰属する当期純利益	Profit attributable to non-controlling interests	△ 3	△ 13	△ 10
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	1,614	3,001	1,386

貸借対照表 (2018年1月31日現在)  
Balance Sheets (As of January 31, 2018)

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	2017年1月	2018年1月	増減 Increase/Decrease	科目	Items	2017年1月	2018年1月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	72,485	81,544	9,058	流動負債	Current liabilities	52,673	59,936	7,263
現金及び預金	Cash and deposits	789	1,059	270	短期借入金	Short-term loans payable	50,300	58,000	7,700
営業貸付金	Operating loans	69,076	74,778	5,701	一年以内返済予定 長期借入金	Current portion of long-term loans payable	585	-	△ 585
販売用不動産	Real estate for sale	3,495	5,818	2,323	リース債務	Lease obligations	15	14	△ 1
未収入金	Accounts receivable	247	247	△ 0	未払金	Accounts payable-other	170	212	42
前払費用	Prepaid expenses	49	48	△ 1	未払費用	Accrued expenses	235	251	15
未収収益	Accrued income	928	888	△ 39	未払法人税等	Income taxes payable	348	294	△ 53
繰延税金資産	Deferred tax assets	733	651	△ 82	利息返還損失引当金	Provision for loss on interest repayment	619	671	51
その他流動資産	Other current assets	622	1,325	702	債務保証引当金	Provision for loss on guarantees	290	359	68
貸倒引当金	Allowance for doubtful accounts	△ 3,456	△ 3,272	184	その他流動負債	Other current liabilities	108	133	25
					固定負債	Non-current liabilities	6,201	6,148	△ 53
固定資産	Noncurrent assets	1,891	1,683	△ 207	長期借入金	Long-term loans payable	5,000	5,000	-
有形固定資産	Property, plant and equipment	435	407	△ 28	リース債務	Lease obligations	39	25	△ 14
土地	Land	203	203	-	長期未払金	Long-term accounts payable	10	-	△ 10
建物	Buildings	129	122	△ 7	利息返還損失引当金	Provision for loss on interest repayment	1,152	1,123	△ 29
器具及び備品等	Furniture and fixtures	51	46	△ 5					
リース資産	Lease assets	50	35	△ 14					
無形固定資産	Intangible assets	106	129	23					
ソフトウェア	Software	102	125	23					
電話加入権	Telephone subscription right	4	4	-					
					負債合計	Total liabilities	58,874	66,084	7,209
投資等	Investments and other assets	1,349	1,146	△ 202	(純資産の部)	(Net assets)			
投資有価証券	Investment securities	522	503	△ 19	株主資本	Shareholders' equity	15,434	17,089	1,655
固定化営業債権	Long-term loans receivable	24	19	△ 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	10,934	12,589	1,655
繰延税金資産	Deferred tax assets	735	557	△ 178					
その他投資等	Other assets	81	81	△ 0	評価・換算差額等	Valuation and translation adjustments	67	53	△ 13
貸倒引当金	Allowance for doubtful accounts	△ 15	△ 13	1	その他有価証券評価差額金	Valuation difference on available-for-sale securities	67	53	△ 13
					純資産合計	Total net assets	15,502	17,143	1,641
資産合計	Total assets	74,376	83,228	8,851	負債及び純資産合計	Total liabilities and net assets	74,376	83,228	8,851

損益計算書 (2017年2月1日 ~ 2018年1月31日)

Statements of Income (From February 1, 2017 to January 31, 2018)

(単位: 百万円)

(Millions of yen)

科 目	Items	2017年1月 16/02-17/01	2018年1月 17/02-18/01	増減 Increase/Decrease
営業収益	Operating revenue	7,350	7,716	366
営業費用	Operating expenses	5,341	5,266	△ 75
金融費用	Financial expenses	845	876	31
販売費及び一般管理費	Selling, general administrative expenses	4,496	4,389	△ 107
営業利益	Operating income	2,008	2,450	442
営業外収益	Non-operating income	109	93	△ 15
営業外費用	Non-operating expenses	—	—	—
経常利益	Ordinary income	2,117	2,544	426
特別利益	Extraordinary income	—	—	—
特別損失	Extraordinary loss	—	—	—
税引前当期純利益	Income before income taxes	2,117	2,544	426
法人税、住民税及び事業税	Income taxes-current	347	422	75
法人税等調整額	Income taxes-deferred	354	266	△ 87
当期純利益	Net income	1,415	1,855	439