

# 2014年3月期 第1四半期 決算資料

*Reference Materials for the first quarter ended June 30, 2013*

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SAISON  
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INTERNATIONAL



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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	Interest Rate Structure of Assets and 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

# FY2013 Q1 Results (2013.4-6)

CREDIT SAISON CO.,Ltd

## ◆ Business Highlights (2013.4~)

- April
- Issued "COCOKARA CLUB CARD", Japan's first Visa prepaid card usable worldwide.
  - Established local subsidiary in Vietnam to conduct consulting business.
  - Entered alliance with Coiney, Inc. on smartphone settlements.
  - Held regional revitalization campaign "Town Festa" in Shibuya, Sendai and Yokohama.
- May
- Started rental of "IP wireless device" and "Felica electronic settlement terminal".
  - Renewed "MUJI Card" – new service of parallel usage of smartphone application.
- June
- Started "Saison CLO (Card Linked Offer), sending coupon through WEB to our customers by utilizing Big data.
- July
- Formed alliance with Degital Garage Goup in the area of nurturing start-up ventures and marketing business using Big data.
- August
- Contracted to succeed UC brand card members from Resona Card Co.,Ltd.

## ◆ Business Results (2013.4 ~ 6)

( ) YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'12/6	¥61.5bil. (95%)		¥51.2bil. (96%)
	'13/6	¥62.1bil. (101%)	→	¥50.5bil. (99%)
Ordinary Income	'12/6	¥15.6bil. (121%)		¥12.4bil. (120%)
	'13/6	¥13.2bil. (85%)	→	¥9.7bil. (79%)
Net Income	'12/6	¥10.7bil. (109%)		¥8.3bil. (104%)
	'13/6	¥8.1bil. (76%)	→	¥5.5bil. (66%)

## ◆ Consolidated Results

### Consolidated Results

(Units:Billion yen; times)

	2013/6	2014/3 (estimate)
Ordinary Income	13.2 (YOY 85%)	51.3
Net Income	8.1 (YOY 76%)	32.0
Ratio of consolidated to non-consolidated net income(times)	1.48	1.32
Shareholders' equity ratio	18.4%	—

### Ordinary income: Consolidated/Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	13.2	9.7	3.5

### Contribution to Consolidated Results

Main consolidated subsidiaries	Contribution to Ordinary income	Main equity-method affiliates	Contribution to Ordinary income
<b>Atrium Group</b> (Liquidation of real estate) (Servicing business)	¥1.31bil.	<b>Idemitsu Credit Co., Ltd.</b> (Credit card business)	¥0.35bil.
<b>Saison Fundex Corporation</b> (Loans)	¥0.49bil.	<b>Seven CS Card Service Co., Ltd.</b> (Credit card business)	¥0.20bil.
<b>Concerto Co.,Ltd.</b> (Amusement business) (Membership club management)	¥0.79bil.	<b>Takashimaya Credit Co., Ltd.</b> (Credit card business)	¥0.21bil.
<b>Qubitous Co.,Ltd.</b> (Credit card processing service)	¥0.38bil.		

Ordinary income amounts represent amounts contributed after consolidation adjustments

## ◆ Main Indices (Non-Consolidated)

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

	2013/6	2014/3 (target)
New card applications	910,000 (114%)	3,500,000 (104%)
New card issued	660,000 (110%)	2,600,000 (104%)
Total cardmembers	24,870,000 <+50,000>	25,200,000 <+380,000>
Active cardmembers	13,810,000 <+190,000>	14,700,000 <+1,080,000>
Transaction volume	980.6 bil. (106%)	4,100.0 bil. (108%)
Card Shopping	913.7 bil. (106%)	3,836.0 bil. (108%)
Cash Advances	66.9 bil. (101%)	264.0 bil. (102%)
Shopping revolving balance	260.1 bil. (99%)	270.0 bil. (104%)
Cash advances balance	231.2 bil. (86%)	224.0 bil. (94%)

## ◆ 取扱高の実績 / Volume of New Contracts

単位：百万円／(¥ Million)

	2012/6	前年比%	構成比%	2013/6	前年比%	構成比%	2013/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2012/4/1～6/30			2013/4/1～6/30			2012/4/1～2013/3/31		
カードショッピング Credit-card-related shopping services	861,708	105.2	56.5	913,714	106.0	56.5	3,547,050	104.2	56.5
カードキャッシング Cash advances	66,086	95.8	4.3	66,922	101.3	4.1	260,089	97.4	4.1
カード事業計 Credit card total	927,794	104.5	60.9	980,636	105.7	60.7	3,807,140	103.8	60.6
証書ローン Member's Loan	1,234	64.1	0.1	1,155	93.6	0.1	4,168	58.4	0.1
プロセッシング・他社カード代行 Agency services	524,354	103.5	34.4	543,816	103.7	33.7	2,166,062	102.5	34.5
クレジットサービス関連 Credit services related	5,412	112.4	0.4	7,326	135.4	0.5	23,422	117.1	0.4
クレジットサービス事業計 Credit services total	1,458,794	104.0	95.7	1,532,935	105.1	94.9	6,000,792	103.3	95.5
リース事業 Leases	26,369	117.1	1.7	28,191	106.9	1.7	105,356	108.8	1.7
信用保証 Guarantees	29,929	159.9	2.0	29,273	97.8	1.8	115,297	124.2	1.8
不動産担保ローン Mortgage loans	1,007	84.4	0.1	10,560	1,047.7	0.7	11,571	103.8	0.2
その他 Others	8,467	75.0	0.6	14,979	176.9	0.9	48,201	97.2	0.8
ファイナンス関連 Finance related	9,475	75.9	0.6	25,539	269.6	1.6	59,773	98.4	1.0
ファイナンス事業計 Finance business total	39,404	126.3	2.6	54,812	139.1	3.4	175,070	114.0	2.8
その他の事業 Other businesses	122	102.6	0.0	4	3.9	0.0	446	93.7	0.0
取扱高合計 Volume of new contracts	1,524,689	104.8	100.0	1,615,944	106.0	100.0	6,281,666	103.7	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」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)

	2012/6	2013/6	前年比% YOY Change (%)	2013/3	対期末増減 Increase/Decrease from 2012/3	前期末比% Change form 2012/3 (%)
カードショッピング Credit-card-related shopping services	792,329	793,331	100.1	785,955	7,376	100.9
(内 リボルビング) (include revolving)	262,515	260,129	99.1	260,355	△ 226	99.9
カードキャッシング Cash advances	270,260	231,234	85.6	237,846	△ 6,612	97.2
カード事業計 Credit card total	1,062,590	1,024,566	96.4	1,023,801	764	100.1
証書ローン Member's Loan	19,122	15,075	78.8	15,760	△ 685	95.7
プロセッシング・他社カード代行 Agency services	76,886	79,860	103.9	84,081	△ 4,221	95.0
クレジットサービス関連 Credit services rerated	1,490	978	65.6	1,031	△ 53	94.8
クレジットサービス事業計 Credit services total	1,160,090	1,120,480	96.6	1,124,676	△ 4,196	99.6
リース事業 Leases	33,964	39,045	115.0	38,391	653	101.7
信用保証 Guarantees	878 (172,740)	979 (193,887)	111.5 (112.2)	964 (189,273)	15 4,614	101.6 (102.4)
不動産担保ローン Mortgage loans	10,212	21,625	211.8	15,958	5,666	135.5
その他 Others	13,550	14,234	105.0	16,857	△ 2,623	84.4
ファイナンス関連 Finance related	23,762	35,859	150.9	32,816	3,043	109.3
ファイナンス事業計 Finance business total	24,641 (196,503)	36,839 (229,747)	149.5 (116.9)	33,780 (222,090)	3,058 7,657	109.1 (103.4)
割賦売掛金残高計 Installment accounts recievable	1,218,695 (1,390,557)	1,196,365 (1,389,273)	98.2 (99.9)	1,196,849 (1,385,158)	△ 483 4,114	100.0 (100.3)
リース投資資産 Leased investment assets	219,147	221,440	101.0	219,660	1,780	100.8

◆ 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530億円(1回払い)

The number of installment accounts receivable ( ) includes securitized credit-card-related shopping ¥53bil. (monthly payment).

単位: 百万円 / (¥ Million)

	2012/6	2013/6	前年比% YOY Change (%)	2013/3	対期末増減 Increase/Decrease from 2012/3	前期末比% Change form 2012/3 (%)
カードショッピング Credit-card-related shopping services	812,329	846,331	104.2	815,955	30,376	103.7

## ◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2012/6	前年比% YOY Change (%)	構成比% % of Total	2013/6	前年比% YOY Change (%)	構成比% % of Total	2013/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	24,782	102.8	48.4	25,262	101.9	50.0	100,365	102.2	49.2
カードキャッシング Cash advances	10,281	77.4	20.1	8,774	85.3	17.4	38,195	80.0	18.7
カード事業計 Credit card total	35,063	93.8	68.4	34,036	97.1	67.3	138,561	94.9	67.9
証書ローン Member's Loan	609	90.1	1.2	463	76.1	0.9	1,998	76.5	1.0
プロセッシング・他社カード代行 Agency services	5,386	104.0	10.5	5,362	99.6	10.6	21,555	103.4	10.6
クレジットサービス関連 Credit services related	1,815	98.8	3.5	1,858	102.4	3.7	7,729	96.6	3.8
クレジットサービス事業計 Credit services total	42,874	95.1	83.7	41,721	97.3	82.5	169,845	95.7	83.2
リース Leases	3,637	100.3	7.1	3,477	95.6	6.9	14,434	98.4	7.1
信用保証 Guarantees	2,580	108.0	5.0	2,898	112.3	5.7	10,944	112.0	5.4
不動産担保ローン Mortgage loans	170	115.5	0.3	236	138.2	0.5	813	137.6	0.4
その他 Others	443	113.3	0.9	608	137.2	1.2	1,792	116.2	0.9
ファイナンス関連 Finance related	613	114.0	1.2	844	137.6	1.7	2,605	122.2	1.3
ファイナンス事業計 Finance business total	3,193	109.1	6.2	3,743	117.2	7.4	13,549	113.8	6.6
その他の事業 Other business	6	206.7	0.0	3	59.8	0.0	14	252.4	0.0
金融収益 Financial revenue	1,535	98.2	3.0	1,596	104.0	3.2	6,277	100.7	3.1
営業収益計 Total operating revenue	51,246	96.3	100.0	50,543	98.6	100.0	204,121	97.1	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.

	2012/6	前年比% YOY Change (%)	構成比% % of Total	2013/6	前年比% YOY Change (%)	構成比% % of Total	2013/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	14,838	103.5	59.9	15,326	103.3	60.7	60,629	103.0	60.4
リボ残高収益 Revenues from Revolving Credit	8,031	102.2	32.4	8,056	100.3	31.9	32,244	101.8	32.1
年会費 Annual membership Fees	1,912	99.7	7.7	1,879	98.3	7.4	7,491	98.4	7.5
合計 Total	24,782	102.8	100.0	25,262	101.9	100.0	100,365	102.2	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)

	2012/6	増減 Increase/Decrease	前年比% YOY Change (%)	2013/6	増減 Increase/Decrease	前年比% YOY Change (%)	2013/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	4,790	△ 993	82.8	7,200	2,410	150.3	23,165	△ 676	97.2
貸倒引当金繰入額 Provision for losses on accounts receivable	3,632	△ 2,911	55.5	3,292	△ 339	90.7	12,735	△ 5,354	70.4
利息返還損失引当金繰入額 Provision for losses for interest repayment	1,279	280	128.0	61	△ 1,217	4.8	4,977	△ 433	92.0
債務保証損失引当金繰入額 Provision for losses on guarantees	928	125	115.7	940	11	101.3	3,129	192	106.5
役員報酬 Directors' and statutory auditors' compensation	74	△ 14	83.9	102	28	138.1	395	4	101.1
従業員給料及び賞与 Employees' salaries and bonuses	3,787	234	106.6	4,059	271	107.2	16,062	1,334	109.1
賞与引当金繰入額 Provision for bonus payable	431	0	100.2	461	29	106.9	1,356	83	106.5
退職給付費用 Retirement provisions	105	△ 25	80.7	112	7	106.7	429	△ 46	90.2
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	25	5	126.9	25	0	100.5	120	△ 33	78.0
福利厚生費 Health and welfare benefits	605	37	106.6	681	75	112.5	2,465	138	105.9
通信交通費 Communication and travel expenses	2,927	127	104.5	3,060	132	104.5	11,511	449	104.1
租税公課 Taxes	757	1	100.3	860	102	113.5	3,255	51	101.6
賃借料 Rental fees	363	△ 19	95.0	359	△ 4	98.9	1,398	△ 66	95.5
支払手数料 Fees paid	14,116	460	103.4	15,068	951	106.7	58,882	1,914	103.4
減価償却費 Depreciation expenses	1,457	△ 297	83.0	1,245	△ 211	85.5	5,561	△ 1,214	82.1
その他 Others	1,106	10	100.9	1,276	169	115.3	4,396	△ 1	100.0
合計 Total	36,390	△ 2,978	92.4	38,808	2,418	106.6	149,844	△ 3,660	97.6

## ◆ 貸倒償却の実額 / Credit Losses

単位:百万円/(¥ Million)

	2012/6	増減 Increase/Decrease	前年比% YOY Change (%)	2013/6	増減 Increase/Decrease	前年比% YOY Change (%)	2013/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	8,806	△ 4,877	64.4	6,982	△ 1,823	79.3	34,106	△ 17,354	66.3

## ◆ 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)

2013/3			
変動金利資産 Variable-rate assets	449	変動金利負債 Variable-rate liabilities	385
準固定金利資産 Semi-fixed-rate assets	515	固定金利負債 Fixed-rate liabilities	919 (949)
固定金利資産 Fixed-rate assets	251	非金利負債 Non-interest-bearing liabilities	398
非金利資産 Non-interest-earning assets	835 (865)	資本 Shareholder's equity	349
資産合計 Total assets	2,051 (2,081)	負債・資本合計 Total liabilities and shareholder's equity	2,051 (2,081)

GAP額 GAP amount	△ 64 (△ 64)
GAP率 GAP rate	— —

単位:10億円/(¥ Billion)

2013/6			
変動金利資産 Variable-rate assets	443	変動金利負債 Variable-rate liabilities	449 (472)
準固定金利資産 Semi-fixed-rate assets	498	固定金利負債 Fixed-rate liabilities	867 (897)
固定金利資産 Fixed-rate assets	254	非金利負債 Non-interest-bearing liabilities	401
非金利資産 Non-interest-earning assets	873 (926)	資本 Shareholder's equity	352
資産合計 Total assets	2,070 (2,123)	負債・資本合計 Total liabilities and shareholder's equity	2,070 (2,123)

GAP額 GAP amount	5 (28)
GAP率 GAP rate	0.3% (1.4%)

◆ 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				
	2013/3	前年比% YOY Change (%)	2014/3	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	189,136	95.8	189,500	100.2	75.5
リース事業収益 Income from the leases business	14,409	98.4	15,000	104.1	6.0
ファイナンス事業利益 Income from the finance business	17,208	111.4	18,800	109.2	7.5
不動産関連事業利益 Income from the real estate related business	9,723	327.8	14,000	144.0	5.6
エンタテインメント事業利益 Income from the entertainment business	13,589	104.6	13,500	99.3	5.4
金融収益 Financial revenue	338	72.4	200	59.1	0.1
営業収益合計 Operating revenue	244,405	100.2	251,000	102.7	100.0

	2013/3	前年比% YOY Change (%)	2014/3	前年比% YOY Change (%)
営業費用 Operating expenses	202,093	95.3	207,500	102.7
営業利益 Operating income	42,312	132.8	43,500	102.8
経常利益 Ordinary income	53,214	137.9	51,300	96.4
当期純利益 Net income	32,770	346.6	32,000	97.7

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

単位:百万円/(¥ Million)

	取扱高 Volume of New Contracts			営業収益 Operating Revenue		
	2014/3	前年比% YOY Change (%)	構成比% % of Total	2014/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	3,836,000	108.1	57.3	105,300	104.9	50.8
カードキャッシング Cash advances	264,000	101.5	3.9	33,600	88.0	16.2
カード事業計 Credit card total	4,100,000	107.7	61.2	138,900	100.2	67.0
証書ローン Member's Loan	3,000	72.0	0.0	1,600	80.1	0.8
プロセッシング・他社カード代行 Agency services	2,239,000	103.4	33.4	21,600	100.2	10.4
クレジットサービス関連 Credit services related business	23,000	98.2	0.3	8,800	113.9	4.2
クレジットサービス事業計 Credit services total	6,365,000	106.1	95.0	170,900	100.6	82.4
リース 事業 Leases	120,000	113.9	1.8	15,000	103.9	7.2
信用保証 Guarantees	121,000	104.9	1.8	12,100	110.6	5.8
不動産担保ローン Mortgage loans	40,000	345.7	0.6	1,400	172.2	0.7
その他 Others	54,000	112.0	0.8	1,600	89.3	0.8
ファイナンス関連 Finance related business	94,000	157.3	1.4	3,000	115.2	1.4
ファイナンス事業計 Finance business total	215,000	122.8	3.2	15,100	111.4	7.3
その他の事業 Other businesses	20	4.5	0.0	15	106.1	0.0
金融収益 Financial revenue				6,285	100.1	3.0
合計 Total	6,700,020	106.7	100.0	207,300	101.6	100.0

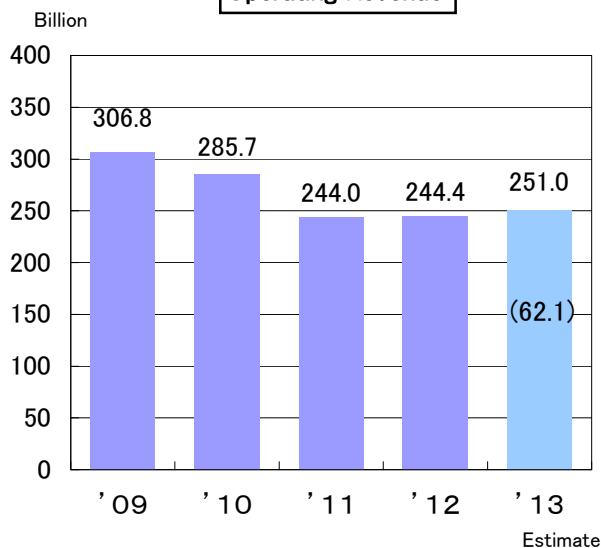
	2013/3	前年比% YOY Change (%)	2014/3	前年比% YOY Change (%)
販管費 SG&A expenses	149,844	97.6	154,500	103.1
金融費用 Financial expenses	16,882	89.8	15,800	93.6
計 Total	166,727	96.8	170,300	102.1
営業利益 Operating income	37,394	98.7	37,000	98.9
経常利益 Ordinary income	41,529	101.3	42,000	101.1
当期純利益 Net income	24,147	430.2	24,200	100.2

# ◆ Operating Results

( ) 1Q results

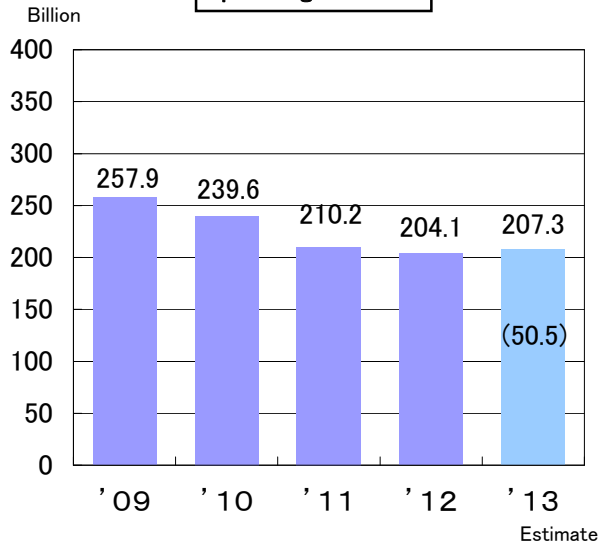
## Consolidated

### Operating Revenue

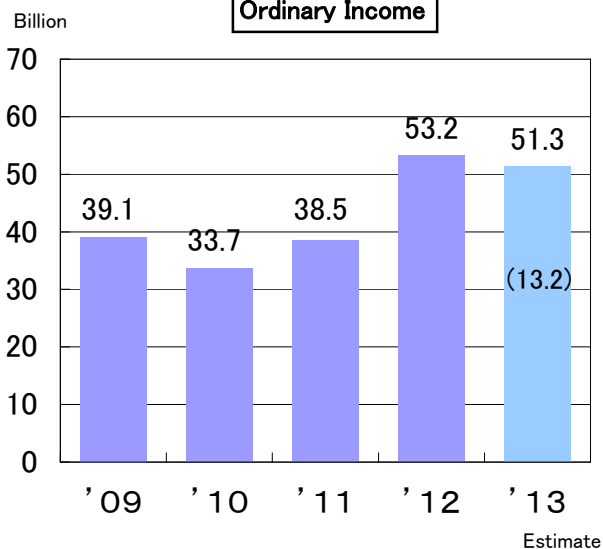


## Non-consolidated

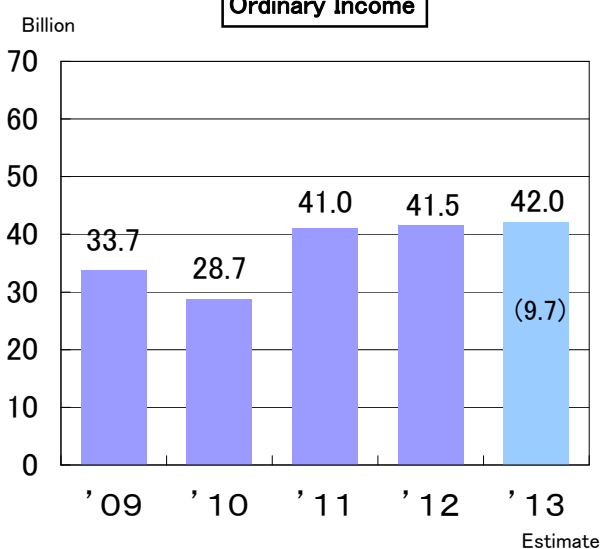
### Operating Revenue



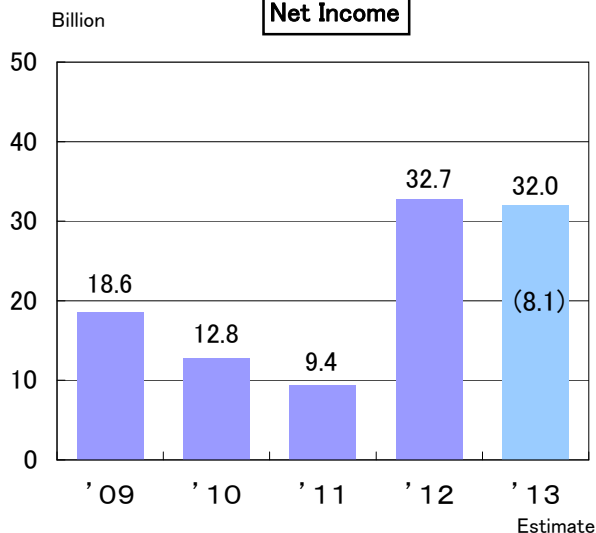
### Ordinary Income



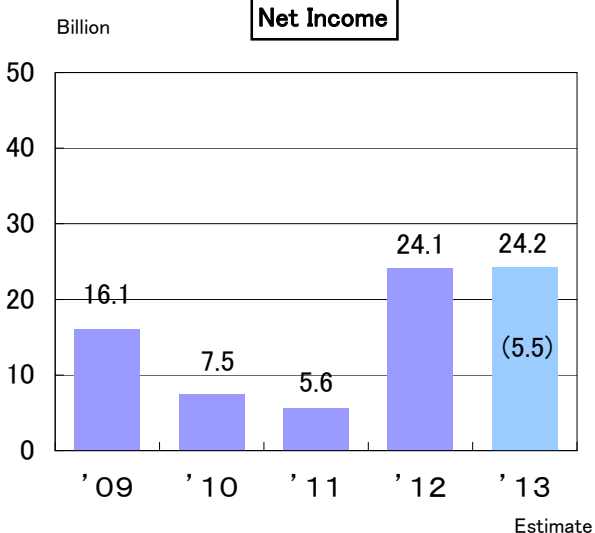
### Ordinary Income



### Net Income

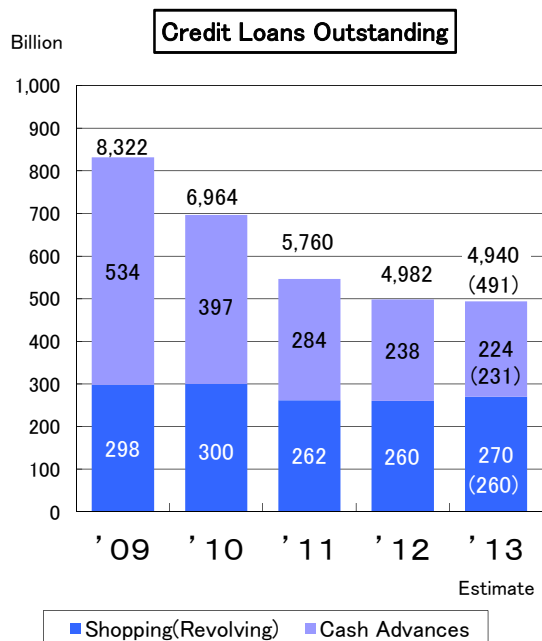
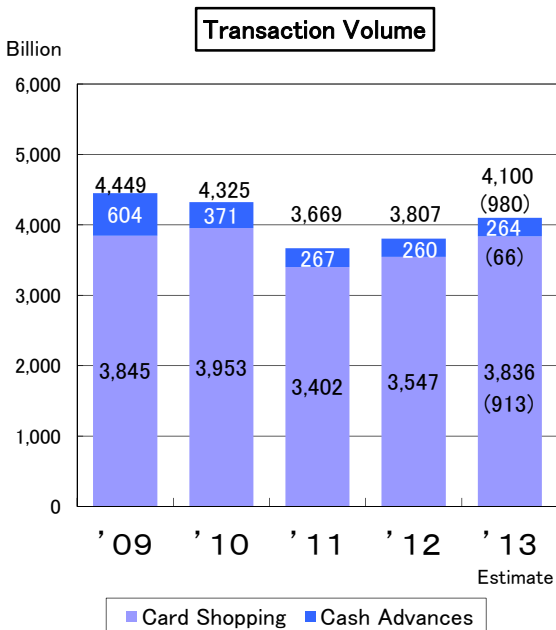
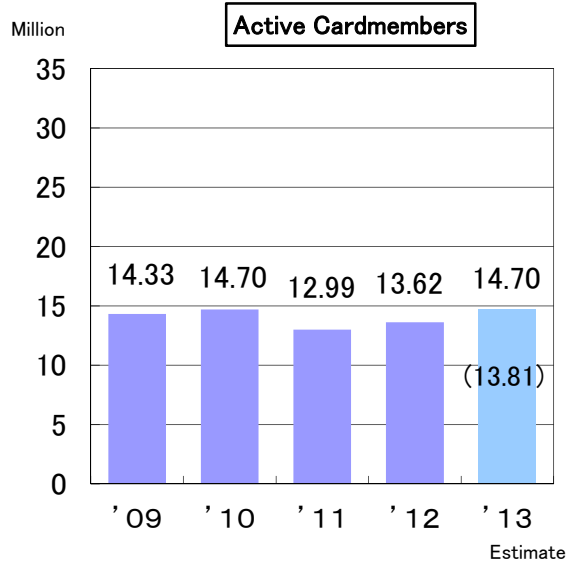
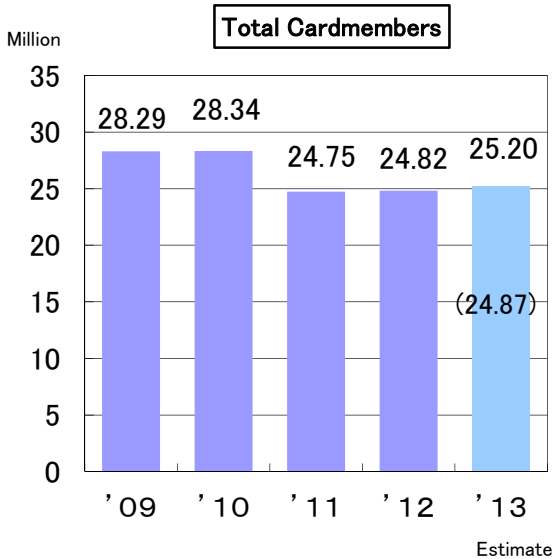
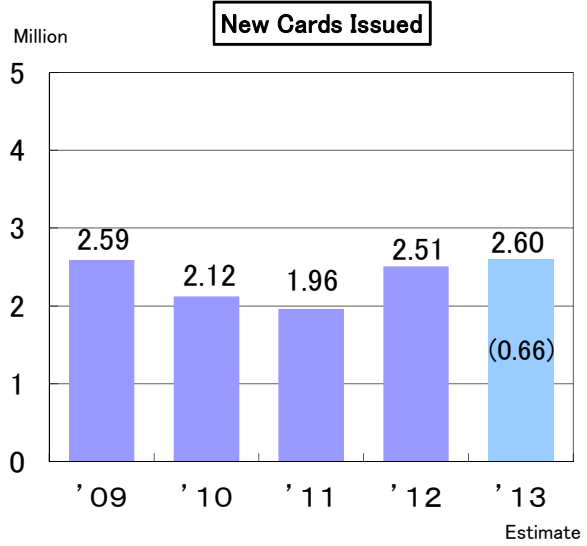
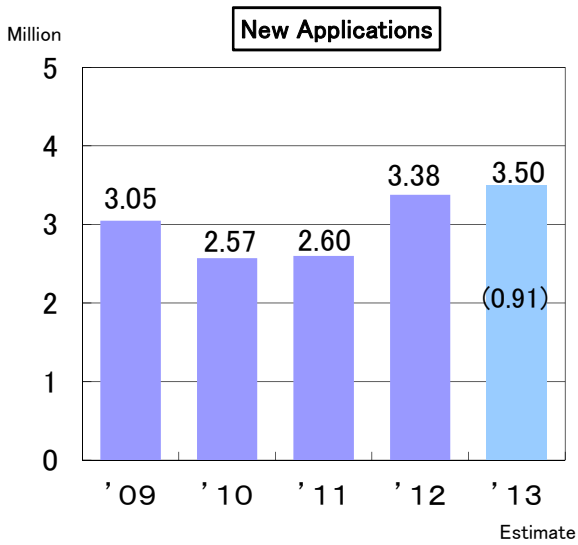


### Net Income



# ◆ Main Indices (Non-consolidated)

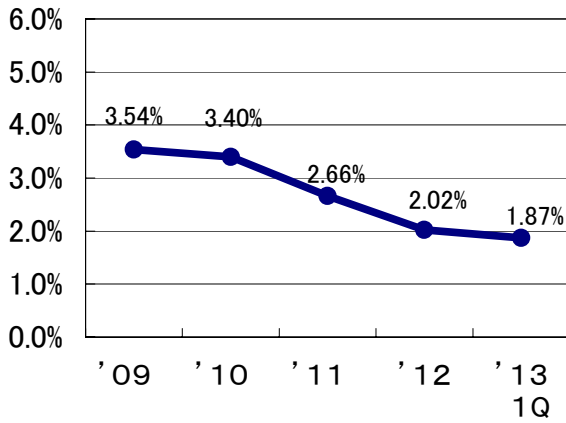
( ) 1Q results



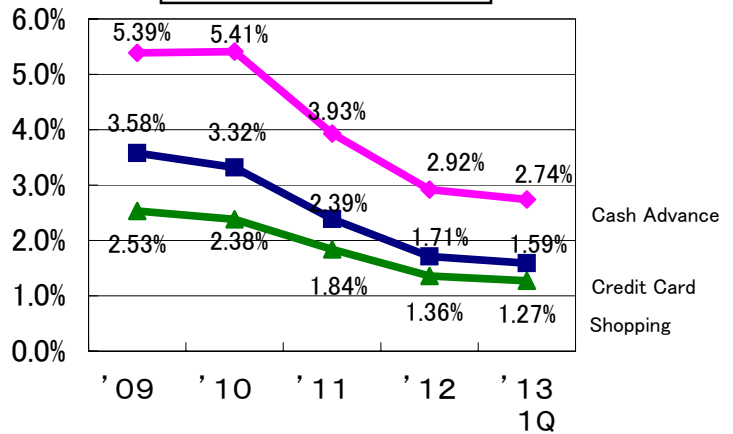
# ◆ Credit Riskn Trends

( ) 1Q results

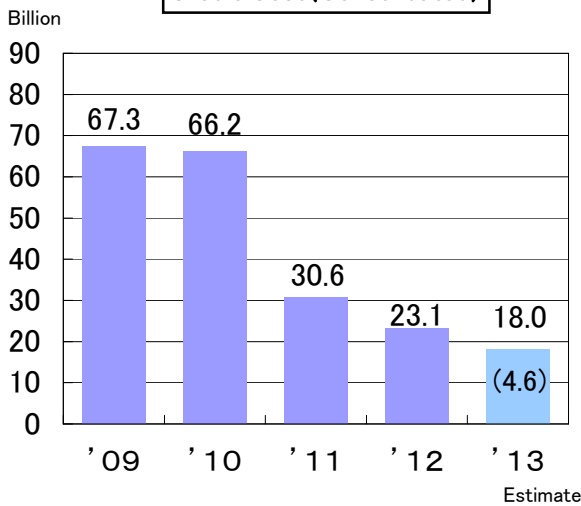
**Delinquency of over 90 days (Consolidated)**



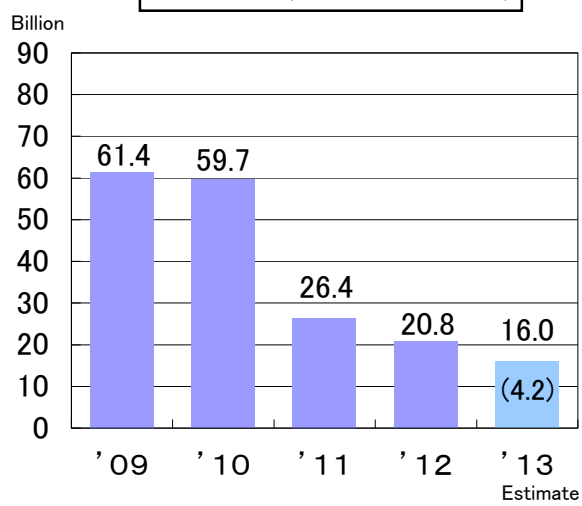
**Delinquency of over 90 days (Non-consolidated)**



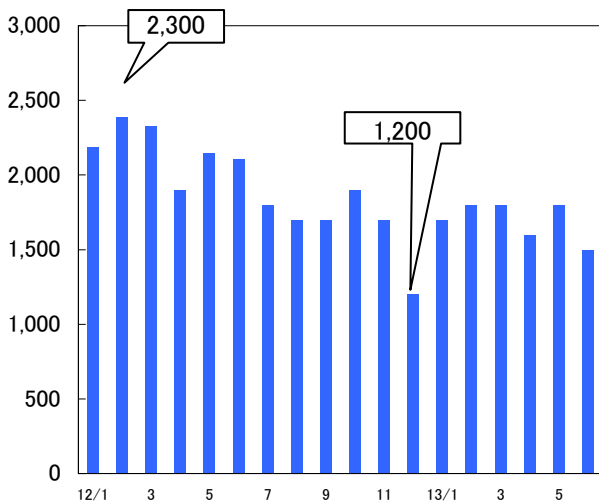
**Credit Cost (Consolidated)**



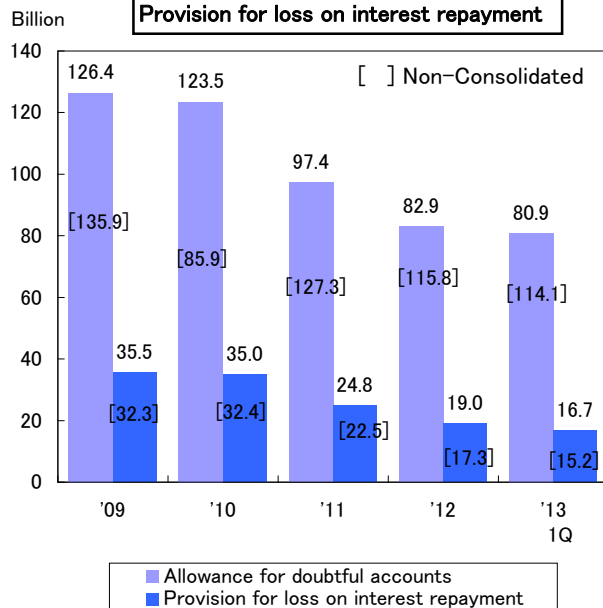
**Credit Cost (Non-consolidated)**



**Trends in new interest repayment claims**

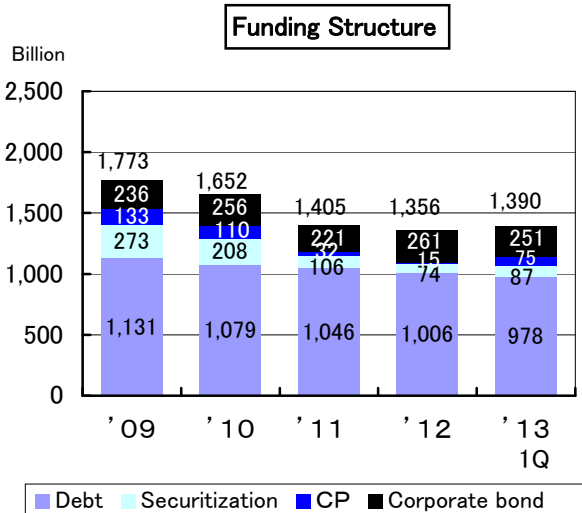
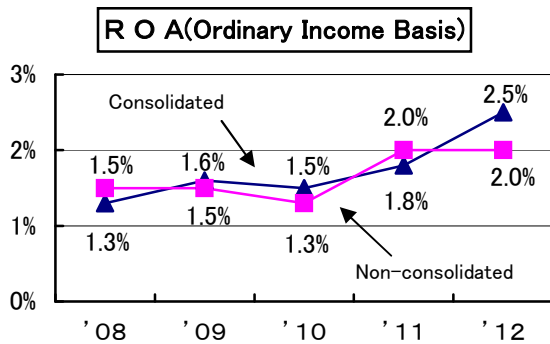
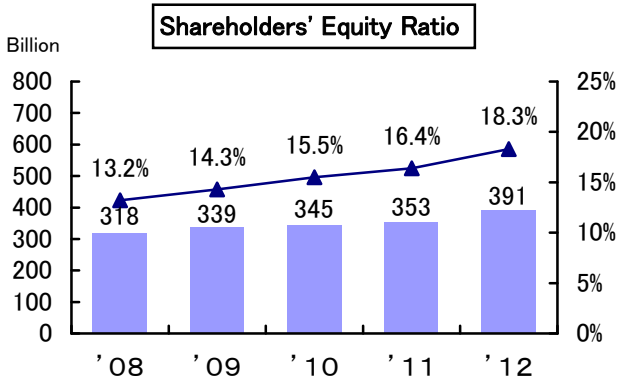


**Allowance for doubtful accounts  
Provision for loss on interest repayment**

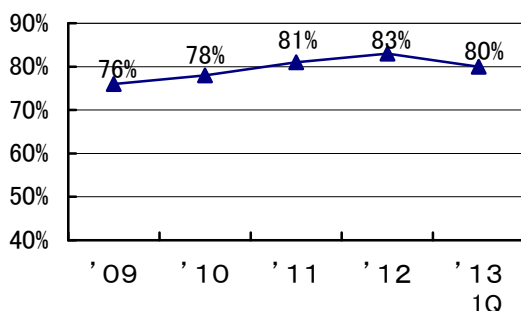


# ◆ Financial Indices

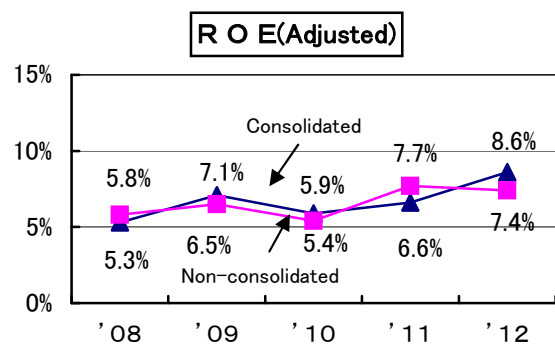
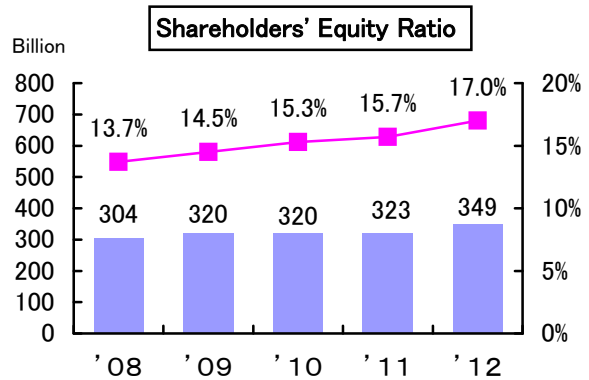
## Consolidated



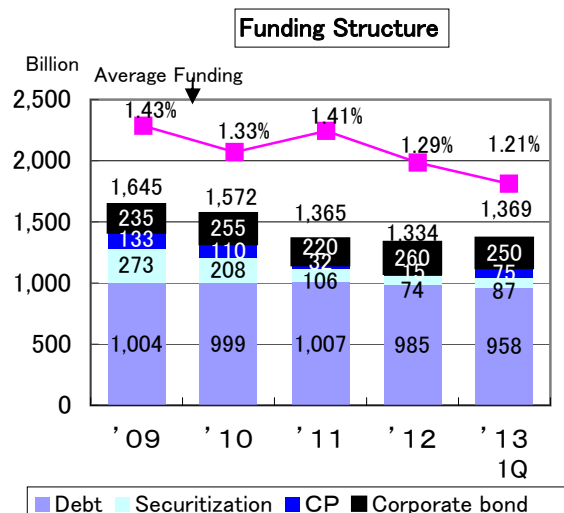
### Long-term Ratio



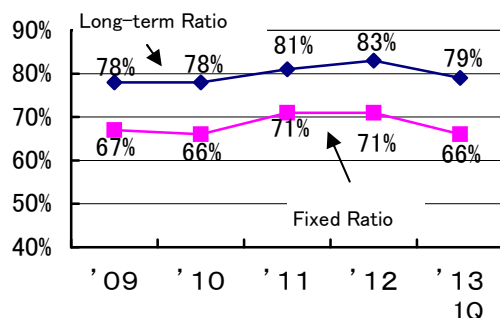
## Non-consolidated



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



### Long-term Ratio/Fixed Ratio

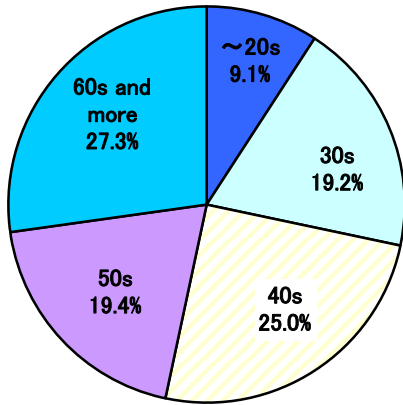




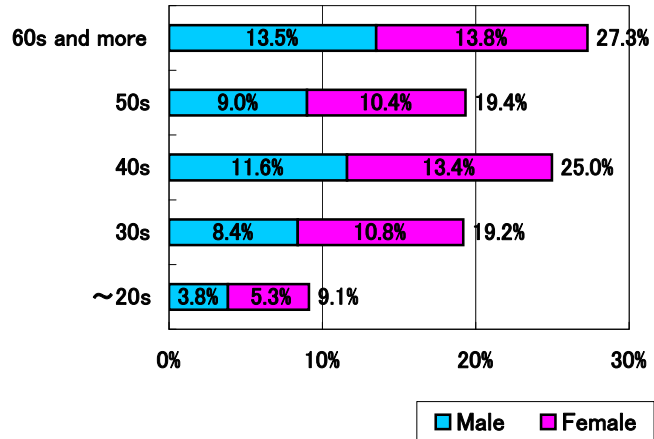
# ◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2013

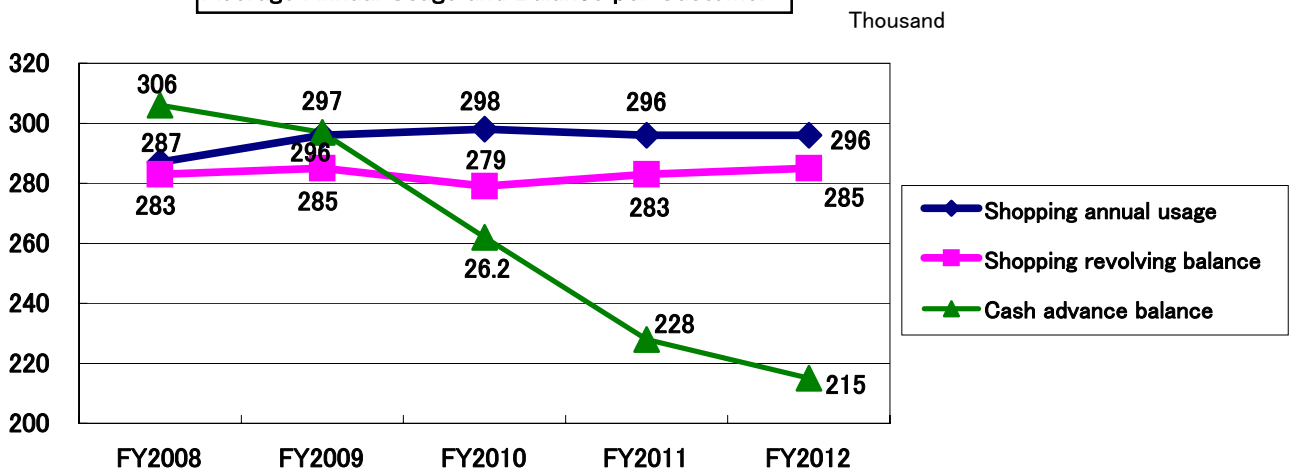
Share by Age



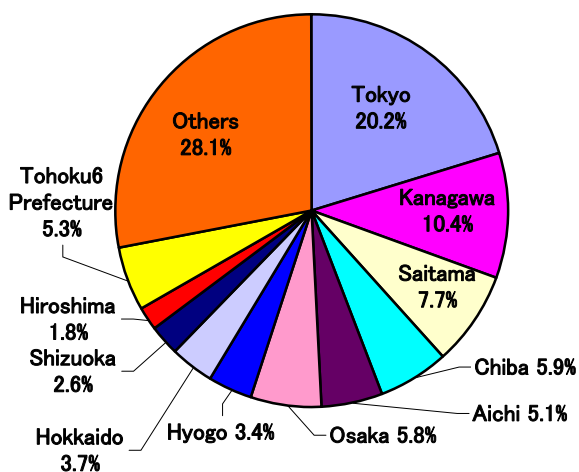
Share by Age and Sex



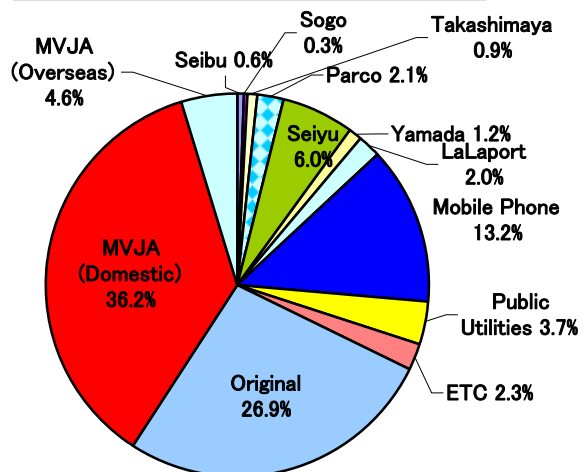
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2013年6月30日現在)  
Balance Sheets (As of June 30, 2013)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term		2013年6月	2013年6月	差	Term		2013年6月	2013年6月	差
		連結貸借対照表	単体貸借対照表				Difference	連結貸借対照表	
		(A) Consolidated	(B) Non-consolidated	(A-B)			(A) Consolidated	(B) Non-consolidated	(A-B)
科目	Item	金額 Amount			科目	Item	金額 Amount		
(資産の部) (Assets)					(負債の部) (Liabilities)				
流動資産	Current assets	( 1,657,691 )	( 1,661,236 )	( △ 3,544 )	流動負債	Current liabilities	( 757,603 )	( 733,165 )	( 24,438 )
現金及び預金	Cash and deposits	59,294	48,041	11,252	支払手形及び買掛金	Notes and accounts payable-trade	255,954	255,667	287
割賦売掛金	Accounts receivable-installment	1,289,833	1,196,365	93,467	短期借入金	Short-term loans payable	208,410	207,460	950
リース投資資産	Lease investments assets	221,345	221,440	△ 95	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	120,749	111,000	9,749
営業投資有価証券	Operational investment securities	16,548	16,548	—	一年以内に償還予定の社債	Current portion of bonds	225	—	225
たな卸資産	Inventory	88,737	1,268	87,468	コマmercial paper	Commercial paper	75,000	75,000	—
繰延税金資産	Deferred income taxes	14,005	11,861	2,143	一年以内に返済予定の債権流動化借入金	Current portion of long-term loans payable under credit fluidity	28,321	28,321	—
短期貸付金	Short-term loans	5,835	190,530	△ 184,695	リース債務	Leases Obligations	1,503	975	527
その他の他	Other trade receivables	25,152	21,488	3,664	未払法人税等	Income taxes payable	7,927	7,258	668
貸倒引当金	Allowance for doubtful accounts	△ 63,060	△ 46,311	△ 16,749	賞与引当金	Provision for bonuses	1,660	461	1,199
					役員賞与引当金	Provision for directors' bonuses	32	25	6
					利息返還損失引当金	Provision for loss on interest repayment	8,129	7,481	647
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	172	172	—
固定資産	Noncurrent assets	( 503,801 )	( 408,570 )	( 95,231 )	割賦利益繰延	Deferred installment income	6,479	6,479	—
有形固定資産	Property, plant and equipment	( 64,151 )	( 17,563 )	( 46,588 )	その他	Others	43,039	32,862	10,177
建物	Buildings	23,444	6,246	17,197	固定負債	Long-term liabilities	( 1,002,308 )	( 984,268 )	( 18,040 )
土地	Land	30,959	6,904	24,055	社債	Bonds payable	250,437	250,000	437
リース資産	Equipment for lease	3,812	2,461	1,350	長期借入金	Long-term loans payable	648,509	639,079	9,430
建設仮勘定	Construction in progress	418	281	137	債権流動化借入金	Long-term loans payable under credit fluidity	5,497	5,497	—
その他	Others	5,516	1,669	3,847	リース債務	Leases Obligations	2,110	1,595	515
					債務保証損失引当金	Provision for loss on guarantees	4,337	4,270	67
					ポイント引当金	Provision for point card certificates	72,854	72,854	—
無形固定資産	Intangible assets	( 118,496 )	( 59,478 )	( 59,017 )	利息返還損失引当金	Provision for loss on interest repayment	8,656	7,772	884
借地権	Leaseholds	970	14	956	資産除去債務	Asset retirement obligations	858	—	858
ソフトウェア	Software	12,335	6,530	5,805	その他	Others	9,047	3,200	5,846
リース資産	Equipment for lease	306	306	—					
建設仮勘定	Construction in progress	104,586	52,382	52,203					
その他	Others	296	244	52					
投資その他の資産	Investments and other assets	( 321,153 )	( 331,528 )	( △ 10,374 )	負債合計	Total Liabilities	1,759,912	1,717,433	42,478
投資有価証券	Long-term investment securities	118,228	113,553	4,674	(純資産の部) (Net assets)				
長期貸付金	Long-term loans	11,208	217,862	△ 206,653	株主資本	Shareholders' equity	( 375,189 )	( 336,769 )	( 38,420 )
長期前払費用	Long-term prepaid expense	851	2,600	△ 1,748	資本金	Capital stock	75,929	75,929	—
差入保証金	Lease deposits	5,204	1,682	3,521	資本剰余金	Capital surplus	84,838	84,386	451
整理事業関連資産	Liquidation business assets	135,034	—	135,034	利益剰余金	Retained earnings	220,542	182,289	38,253
繰延税金資産	Deferred income taxes	65,346	62,079	3,266	自己株式	Treasury common stock	△ 6,120	△ 5,835	△ 284
その他	Others	3,207	1,588	1,619	評価・換算差額等	Valuation and translation adjustments	( 23,396 )	( 16,172 )	( 7,223 )
貸倒引当金	Allowance for doubtful accounts	△ 17,927	△ 67,838	49,911	その他有価証券評価差額金	Valuation difference on available-for-sale securities	24,192	16,968	7,223
					繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 796	△ 796	—
繰延資産	Deferred assets	( 568 )	( 568 )	( — )	新株予約権	Stock Option	0	—	0
社債発行費	Bond issue cost	568	568	—	少数株主持分	Minority interests in consolidated subsidiaries	3,563	—	3,563
					純資産合計	Net assets	402,149	352,942	49,207
資産合計	Total assets	2,162,062	2,070,375	91,686	負債及び純資産合計	Total Liabilities and Net assets	2,162,062	2,070,375	91,686

(参考) 損益計算書 (2013年4月1日 ~ 2013年6月30日)  
Statements of Income (From April 1, 2013 to June 30, 2013)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科目 Item	2013年6月 連結損益計算書 Consolidated (A)		2013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	%			
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	46,382		41,721		4,660				
リース事業収益 Income from the leases business	3,471		3,477		△ 5				
ファイナンス事業収益 Income from the finance business	4,621		3,743		877				
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	14,969		4		14,964				
不動産関連事業原価 Cost of the real estate business	10,802	4,166	1	3	10,801	4,162			
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	19,144		—		19,144				
エンタテインメント事業原価 Cost of the entertainment business	15,748	3,396	—	—	15,748	3,396			
金融収益 Financial revenues	128		1,596		△ 1,468				
計 Total	62,166	100.0%	50,543	100.0%	11,623	123.0%			
営業費用 Operating expenses									
販売費及び一般管理費 Selling, general and administrative expenses	47,930	77.1%	38,808	76.8%	9,121	123.5%			
金融費用 Financial expenses	3,326	5.4%	3,851	7.6%	△ 525	86.3%			
計 Total	51,256	82.5%	42,660	84.4%	8,595	120.1%			
営業利益 Operating income	10,910	17.5%	7,882	15.6%	3,027	138.4%			
営業外収益 Non-operating income	2,458	4.0%	1,904	3.8%	554	129.1%			
営業外費用 Non-operating expenses	136	0.2%	13	0.0%	122	999.3%			
経常利益 Ordinary income	13,232	21.3%	9,772	19.3%	3,459	135.4%			
特別利益 Extraordinary income	—	—	—	—	—	—			
特別損失 Extraordinary loss	29	0.0%	2	0.0%	26	1163.4%			
税金等調整前当期純利益 Income before income taxes and minority interests	13,203	21.2%	9,770	19.3%	3,433	135.1%			
法人税、住民税及び事業税 Income taxes-current	7,666		7,049		617				
法人税等調整額 Income taxes-deferred	△ 2,762	4,903	7.9%	△ 2,799	4,249	8.4%	36	653	115.4%
少数株主利益 Minority interests in income	128	0.2%	—	—	128	—			
当期純利益 Net income	8,171	13.1%	5,520	10.9%	2,650	148.0%			

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	18.4%	17.1%
総資産利益率 ROA	0.38%	0.27%
自己資本利益率 ROE	2.07%	1.57%
連単倍率 Consolidated/Non-consolidated	1.48	

## 貸借対照表 (2013年5月31日現在)

## Balance Sheet (As of May 31, 2013)

Term	2013年2月 February, 2013	2013年5月 May, 2013	増減 Increase/Decrease	Term	2013年2月 February, 2013	2013年5月 May, 2013	増減 Increase/Decrease	
								金額
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	97,542	94,645	△ 2,897	流動負債	308,473	299,091	△ 9,382
現金及び預金	Cash and deposits	3,229	2,657	△ 572	支払手形及び買掛金	378	237	△ 141
受取手形及び営業未収入金	Notes and operating accounts receivable	182	650	468	短期借入金	303,758	295,058	△ 8,700
たな卸資産	Inventories	85,133	82,716	△ 2,417	未払金・未払費用	369	380	11
求償債権	Guarantor's claims	17,188	17,115	△ 73	預り保証金	1,245	1,194	△ 51
短期貸付金	Short-term loans receivable	1,250	836	△ 414	その他	2,721	2,221	△ 500
その他	Other	2,396	2,500	104				
貸倒引当金	Allowance for doubtful accounts	△ 11,839	△ 11,830	9				
固定資産	Noncurrent assets	144,676	139,659	△ 5,017	固定負債	1,257	1,388	131
有形固定資産	Property, plant and equipment	16,775	16,745	△ 30	瑕疵保証引当金	19	19	—
無形固定資産	Intangible assets	77	68	△ 9	預り保証金	796	935	139
投資その他の資産	Investments and other assets	127,823	122,845	△ 4,978	その他	441	434	△ 7
整理事業関連資産	Liquidation business assets	142,766	137,696	△ 5,070				
その他	Other	3,054	3,032	△ 22				
貸倒引当金	Allowance for doubtful accounts	△ 17,998	△ 17,884	114				
					負債合計	309,731	300,479	△ 9,252
					(純資産の部)	(Net assets)		
					株主資本	△ 67,505	△ 66,174	1,331
					資本金	74	75	1
					資本剰余金	881	880	△ 1
					利益剰余金	△ 68,461	△ 67,129	1,332
					評価・換算差額等	△ 7	0	7
					その他有価証券評価差額金	△ 7	0	7
					純資産合計	△ 67,512	△ 66,174	1,338
資産合計	Total assets	242,218	234,304	△ 7,914	負債純資産合計	242,218	234,304	△ 7,914

## 損益計算書 (2013年3月1日 ~ 2013年5月31日)

Statement of Income (March 1, 2013 to May 31, 2013)

(単位:百万円)

(Millions of yen)

Term		2012年5月 (12/03-12/05)	2013年5月 (13/03-13/05)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	7,635	13,723	6,088
売上原価	Cost of sales	5,367	10,024	4,657
売上総利益	Gross profit	2,267	3,699	1,432
販売費及び一般管理費	Selling, general and administrative expenses	1,898	1,802	△ 96
営業利益	Operating income	369	1,896	1,527
営業外収益	Non-operating income	1,711	550	△ 1,161
営業外費用	Non-operating expenses	1,160	1,130	△ 30
経常利益	Ordinary income	921	1,315	394
特別利益	Extraordinary income	—	—	—
特別損失	Extraordinary loss	—	—	—
税金等調整前当期純利益	Income before income taxes and minority interests	921	1,315	394
法人税等	Income taxes	1	△ 15	△ 16
当期純利益	Net income	919	1,331	412

◆ 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		
	2012/6	2013/6	前年比% YOY Change (%)	2012/6	2013/6	前年比% YOY Change (%)
クレジットサービス Credit Service	47,782	46,793	97.9	7,243	4,663	64.4
リース Leases	3,637	3,477	95.6	1,899	1,510	79.5
ファイナンス Finance	4,189	4,621	110.3	2,224	2,306	103.7
不動産関連 Real-Estate-related	2,760	4,185	151.6	177	1,909	1,074.9
エンタテインメント Entertainment	3,468	3,396	97.9	625	519	83.0
計 Total	61,838	62,474	101.0	12,170	10,909	89.6
セグメント間取引 Inter-segment Transactions	(336)	(308)	—	(46)	0	—
連結 Consolidated	61,501	62,166	101.1	12,124	10,910	90.0