

2014年3月期 第3四半期 決算資料

Reference Materials for the third quarter ended December 31, 2013

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CREDIT SAISON CO., LTD.

第3四半期の業績概況

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FY2013Q3 Results (2013.4-12)

CREDIT SAISON CO.,Ltd

◆ Business Highlights

Oct. **Started providing internet activity log analysis “eMark+Lite” as ASP service**
 •Held regional vitalization campaign Town Card Festival Yaesu & Nihonbashi
 •Started car sharing preferential service for cardmembers.

Nov. **Held regional vitalization campaign Town Card Festival Kyoto & Sapporo**
 •Formed service alliance with Aiful Home Company in the reform business
 •Started O2O experiment in “Shop-prat”,
 NTT Docomo’s “Supporting customer welcome to shop” service.

Dec. **Started Saison’s asset formation loan “Apartment purchase course”**
 •Participated in “Global Payment Fund investment partnership”
 which is Japan’s first settlement- specialized type partnership
 formed by GMO Payment Gateway and GMO Venture Partners.

Jan. **Started issuing New Mitsui Shopping Park Card “Saison”**
 ~Standardized point reward service in 32 properties held by Mitsui Real Estate Group

◆ Business Results (2013.4 ~ 12)

		()YoY Change	
		Consolidated	Non-consolidated
Operating Revenues	'12/12	¥183.9bil. (96%)	¥153.7bil. (97%)
	'13/12	¥186.5bil. (101%) 	¥153.6bil. (100%) 
Ordinary Income	'12/12	¥41.0bil. (106%)	¥31.9bil. (101%)
	'13/12	¥42.4bil. (103%) 	¥30.5bil. (96%) 
Net Income	'12/12	¥26.1bil. (122%)	¥19.4bil. (115%)
	'13/12	¥27.5bil. (106%) 	¥17.5bil. (90%) 

◆ Consolidated Results

Consolidated Results

(Units: Billion yen; times)

	2013/12	2014/3(estimate)
Ordinary Income	42.4 (YOY 103%)	51.3
Net Income	27.5 (YOY 106%)	32.0
Ratio of consolidated to non-consolidated net income(times)	1.57	1.32
Shareholders' equity ratio	19.1%	—

Ordinary income: Consolidated / Non-consolidated difference

(Units: Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	42.4	30.5	11.8

Contribution to Consolidated Results

Main consolidated subsidiaries	Contribution to Ordinary income	Main equity-method affiliates	Contribution to Ordinary income
Atrium Group (Liquidation of real estate) (Servicing business)	¥3.90bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥1.11bil.
Saison Fundex Group (Loans)	¥1.40bil.	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.67bil.
Concerto Co.,Ltd. (Amusement business) (Membership club management)	¥2.42bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.56bil.
Qubitous Co.,Ltd. (Credit card processing service)	¥0.79bil.		

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

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

	2013/12	2014/3 (estimate)
New card applications	2,540,000 (100%)	3,500,000 (104%)
New card issued	1,940,000 (103%)	2,600,000 (104%)
Total cardmembers	24,790,000 <△30,000>	25,200,000 <+380,000>
Active cardmembers	14,090,000 <+470,000>	14,700,000 <+1,080,000>
Transaction volume	3,027.3 bil. (106%)	4,106.0 bil. (108%)
Card Shopping	2,831.8 bil. (107%)	3,836.0 bil. (108%)
Cash Advances	195.4 bil. (100%)	270.0 bil. (104%)
Shopping revolving balance	264.0 bil. (101%)	265.5 bil. (102%)
Cash advances balance	217.6 bil. (89%)	220.0 bil. (93%)

◆ 取扱高の実績 / Volume of New Contracts

単位：百万円／(¥ Million)

	2012/12	前年比%	構成比%	2013/12	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
	2012/4/1～12/31			2013/4/1～12/31			2012/4/1～2013/3/31		
カードショッピング Credit-card-related shopping services	2,657,647	104.0	56.5	2,831,863	106.6	56.5	3,547,050	104.2	56.5
カードキャッシング Cash advances	195,980	96.2	4.2	195,463	99.7	3.9	260,089	97.4	4.1
カード事業計 Credit card total	2,853,627	103.4	60.7	3,027,326	106.1	60.4	3,807,140	103.8	60.6
証書ローン Member's Loan	3,197	56.3	0.1	2,638	82.5	0.1	4,168	58.4	0.1
プロセッシング・他社カード代行 Agency services	1,625,130	102.3	34.6	1,701,481	104.7	34.0	2,166,062	102.5	34.5
クレジットサービス関連 Credit services related	16,344	112.5	0.3	22,146	135.5	0.4	23,422	117.1	0.4
クレジットサービス事業計 Credit services total	4,498,299	103.0	95.7	4,753,592	105.7	94.9	6,000,792	103.3	95.5
リース事業 Leases	78,123	111.6	1.7	83,543	106.9	1.7	105,356	108.8	1.7
信用保証 Guarantees	88,144	134.7	1.9	94,741	107.5	1.9	115,297	124.2	1.8
不動産担保ローン Mortgage loans	4,190	52.2	0.1	30,256	722.1	0.6	11,571	103.8	0.2
その他 Others	32,822	88.0	0.7	47,924	146.0	1.0	48,201	97.2	0.8
ファイナンス関連 Finance related	37,012	81.6	0.8	78,181	211.2	1.6	59,773	98.4	1.0
ファイナンス事業計 Finance business total	125,157	113.0	2.7	172,922	138.2	3.5	175,070	114.0	2.8
その他の事業 Other businesses	364	102.9	0.0	14	3.9	0.0	446	93.7	0.0
取扱高合計 Volume of new contracts	4,701,945	103.4	100.0	5,010,072	106.6	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)

	2012/12	2013/12	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	844,869	841,508	99.6	785,955	55,553	107.1
(内 リボルビング) (include revolving)	262,826	264,060	100.5	260,355	3,705	101.4
カードキャッシング Cash advances	245,590	217,606	88.6	237,846	△ 20,240	91.5
カード事業計 Credit card total	1,090,459	1,059,115	97.1	1,023,801	35,313	103.4
証書ローン Member's Loan	16,791	13,214	78.7	15,760	△ 2,546	83.8
プロセッシング・他社カード代行 Agency services	84,797	90,092	106.2	84,081	6,011	107.1
クレジットサービス関連 Credit services rerated	1,186	755	63.7	1,031	△ 276	73.2
クレジットサービス事業計 Credit services total	1,193,234	1,163,178	97.5	1,124,676	38,501	103.4
リース事業 Leases	36,842	41,485	112.6	38,391	3,093	108.1
信用保証 Guarantees	941 (185,217)	1,060 (209,380)	112.6 (113.0)	964 (189,273)	96 20,106	110.0 (110.6)
不動産担保ローン Mortgage loans	11,079	31,420	283.6	15,958	15,461	196.9
その他 Others	14,063	14,876	105.8	16,857	△ 1,981	88.2
ファイナンス関連 Finance related	25,142	46,296	184.1	32,816	13,480	141.1
ファイナンス事業計 Finance business total	26,084 (210,360)	47,357 (255,677)	181.6 (121.5)	33,780 (222,090)	13,576 33,587	140.2 (115.1)
割賦売掛金残高計 Installment accounts recievable	1,256,162 (1,440,437)	1,252,021 (1,460,340)	99.7 (101.4)	1,196,849 (1,385,158)	55,171 75,181	104.6 (105.4)
リース投資資産 Leased investment assets	218,673	222,368	101.7	219,660	2,708	101.2

◆ 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590億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥59bil. (monthly payment).

単位: 百万円 / (¥ Million)

	2012/12	2012/12	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	864,869	900,508	104.1	815,955	84,553	110.4

◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2012/12	前年比% YOY Change (%)	構成比% % of Total	2013/12	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	75,470	102.4	49.1	77,731	103.0	50.6	100,365	102.2	49.2
カードキャッシング Cash advances	29,341	79.0	19.1	25,740	87.7	16.7	38,195	80.0	18.7
カード事業計 Credit card total	104,812	94.6	68.2	103,471	98.7	67.3	138,561	94.9	67.9
証書ローン Member's Loan	1,519	76.2	1.0	1,316	86.7	0.9	1,998	76.5	1.0
プロセッシング・他社カード代行 Agency services	16,059	104.1	10.4	16,182	100.8	10.5	21,555	103.4	10.6
クレジットサービス関連 Credit services related	5,778	95.3	3.8	5,932	102.7	3.9	7,729	96.6	3.8
クレジットサービス事業計 Credit services total	128,169	95.4	83.4	126,902	99.0	82.6	169,845	95.7	83.2
リース Leases	10,878	98.5	7.1	10,670	98.1	6.9	14,434	98.4	7.1
信用保証 Guarantees	8,087	111.7	5.3	9,082	112.3	5.9	10,944	112.0	5.4
不動産担保ローン Mortgage loans	545	128.8	0.4	872	159.9	0.6	813	137.6	0.4
その他 Others	1,309	123.4	0.9	1,388	106.0	0.9	1,792	116.2	0.9
ファイナンス関連 Finance related	1,855	125.0	1.2	2,261	121.9	1.5	2,605	122.2	1.3
ファイナンス事業計 Finance business total	9,943	113.9	6.5	11,343	114.1	7.4	13,549	113.8	6.6
その他の事業 Other business	11	1,777.8	0.0	10	98.4	0.0	14	252.4	0.0
金融収益 Financial revenue	4,706	101.5	3.1	4,751	101.0	3.1	6,277	100.7	3.1
営業収益計 Total operating revenue	153,708	96.8	100.0	153,678	100.0	100.0	204,121	97.1	100.0

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Agency services are fees received for making insourcing processing services and cash advances at Credit Saison's ATM on behalf of other companies.

◆「クレジットサービス関連」は保険及び個別信用購入あっせんなど収益を含む。
Credit service related business includes items such as revenues from insurance and shopping loan.

◆「その他の事業」は賃貸収入などを含む。
Other businesses includes items such as revenue from rent.

▶ カードショッピング収益の内訳 / Breakdown of Operating revenue from shopping services.

	2012/12	前年比% YOY Change (%)	構成比% % of Total	2013/12	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	45,661	103.0	60.5	47,845	104.8	61.6	60,629	103.0	60.4
リボ残高収益 Revenues from Revolving Credit	24,179	102.1	32.0	24,329	100.6	31.3	32,244	101.8	32.1
年会費 Annual membership Fees	5,629	98.6	7.5	5,555	98.7	7.1	7,491	98.4	7.5
合計 Total	75,470	102.4	100.0	77,731	103.0	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)

	2012/12	増減 Increase/Decrease	前年比% YOY Change (%)	2013/12	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	17,628	△ 81	99.5	21,715	4,086	123.2	23,165	△ 676	97.2
貸倒引当金繰入額 Provision for losses on accounts receivable	10,788	△ 4,957	68.5	9,244	△ 1,544	85.7	12,735	△ 5,354	70.4
利息返還損失引当金繰入額 Provision for losses for interest repayment	3,202	179	105.9	1,056	△ 2,145	33.0	4,977	△ 433	92.0
債務保証損失引当金繰入額 Provision for losses on guarantees	2,461	60	102.5	2,727	265	110.8	3,129	192	106.5
役員報酬 Directors' and statutory auditors' compensation	288	1	100.5	315	27	109.4	395	4	101.1
従業員給料及び賞与 Employees' salaries and bonuses	12,585	1,090	109.5	12,723	137	101.1	16,062	1,334	109.1
賞与引当金繰入額 Provision for bonus payable	413	△ 10	97.5	466	52	112.8	1,356	83	106.5
退職給付費用 Retirement provisions	322	△ 46	87.4	330	8	102.7	429	△ 46	90.2
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	75	15	126.9	75	0	100.5	120	△ 33	78.0
福利厚生費 Health and welfare benefits	1,852	140	108.2	1,997	145	107.8	2,465	138	105.9
通信交通費 Communication and travel expenses	8,574	326	104.0	8,867	293	103.4	11,511	449	104.1
租税公課 Taxes	2,355	△ 17	99.3	2,551	196	108.3	3,255	51	101.6
賃借料 Rental fees	1,049	△ 59	94.6	1,051	2	100.2	1,398	△ 66	95.5
支払手数料 Fees paid	43,173	869	102.1	45,541	2,368	105.5	58,882	1,914	103.4
減価償却費 Depreciation expenses	4,250	△ 923	82.2	3,677	△ 572	86.5	5,561	△ 1,214	82.1
その他 Others	3,299	69	102.1	3,641	341	110.3	4,396	△ 1	100.0
合計 Total	112,320	△ 3,343	97.1	115,984	3,663	103.3	149,844	△ 3,660	97.6

◆ 貸倒償却の実額 / Credit Losses

単位:百万円/(¥ Million)

	2012/12	増減 Increase/Decrease	前年比% YOY Change (%)	2013/12	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	26,170	△ 13,628	65.8	20,264	△ 5,905	77.4	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)

2013/12			
変動金利資産 Variable-rate assets	462	変動金利負債 Variable-rate liabilities	530 (559)
準固定金利資産 Semi-fixed-rate assets	489	固定金利負債 Fixed-rate liabilities	878 (908)
固定金利資産 Fixed-rate assets	260	非金利負債 Non-interest-bearing liabilities	358
非金利資産 Non-interest-earning assets	926 (985)	資本 Shareholder's equity	371
資産合計 Total assets	2,139 (2,198)	負債・資本合計 Total liabilities and shareholder's equity	2,139 (2,198)

GAP額 GAP amount	68 (97)
GAP率 GAP rate	3.2% (4.4%)

◆ 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	189,700	100.3	75.6
リース事業収益 Income from the leases business	14,409	98.4	14,500	100.6	5.8
ファイナンス事業利益 Income from the finance business	17,208	111.4	19,100	111.0	7.6
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	57.1	105,300	104.9	50.8
カードキャッシング Cash advances	270,000	103.8	4.0	33,800	88.5	16.3
カード事業計 Credit card total	4,106,000	107.8	61.1	139,100	100.4	67.1
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	33.3	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	6,371,000	106.2	94.8	171,100	100.7	82.5
リース 事業 Leases	120,000	113.9	1.8	14,500	100.5	7.0
信用保証 Guarantees	127,000	110.2	1.9	12,300	112.4	5.9
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	60,000	124.5	0.9	1,700	94.9	0.8
ファイナンス関連 Finance related business	100,000	167.3	1.5	3,100	119.0	1.5
ファイナンス事業計 Finance business total	227,000	129.7	3.4	15,400	113.7	7.4
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	6,718,020	106.9	100.0	207,300	101.6	100.0

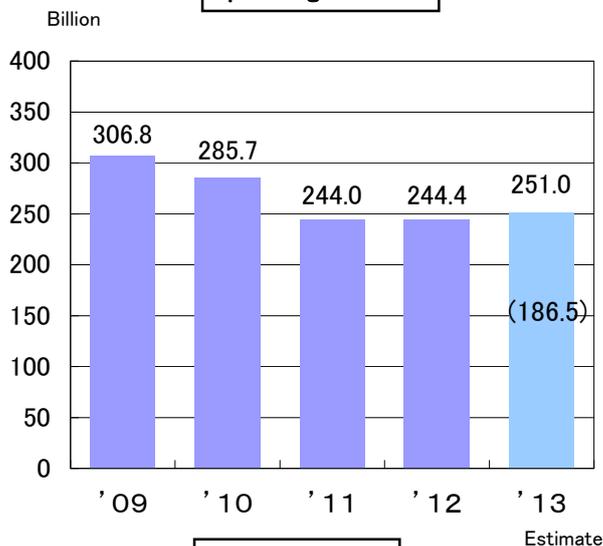
	2013/3	前年比% YOY Change (%)	2014/3	前年比% YOY Change (%)
販管費 SG&A expenses	149,844	97.6	154,500	103.1
金融費用 Financial expenses	16,882	89.8	15,800	93.6
計 Total	166,727	96.8	170,300	102.1
営業利益 Operating income	37,394	98.7	37,000	98.9
経常利益 Ordinary income	41,529	101.3	42,000	101.1
当期純利益 Net income	24,147	430.2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

◆ Operating Results

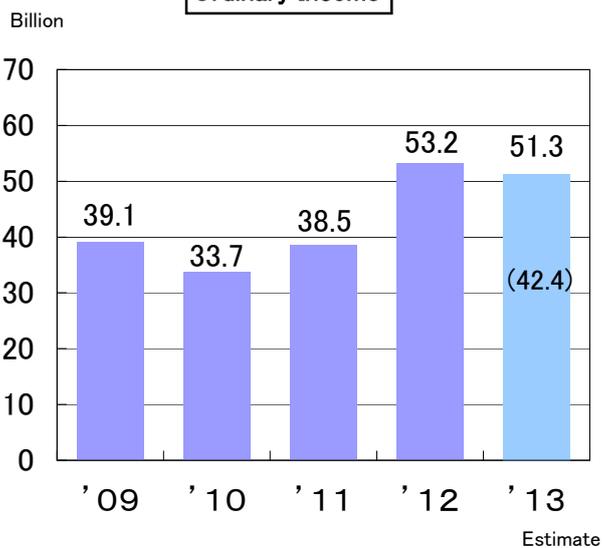
() 3Q results

Consolidated

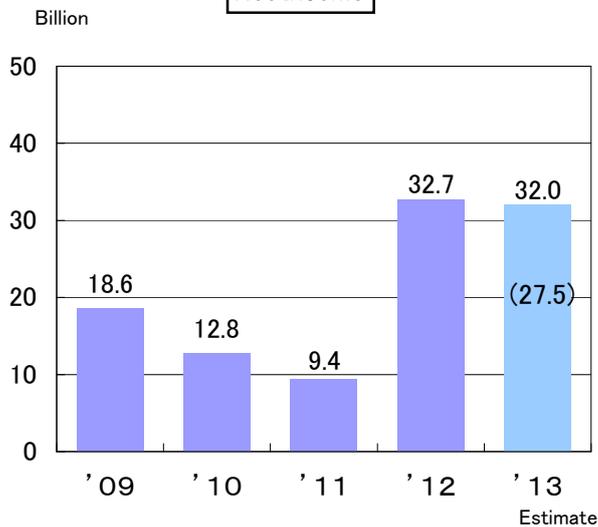
Operating Revenue



Ordinary Income

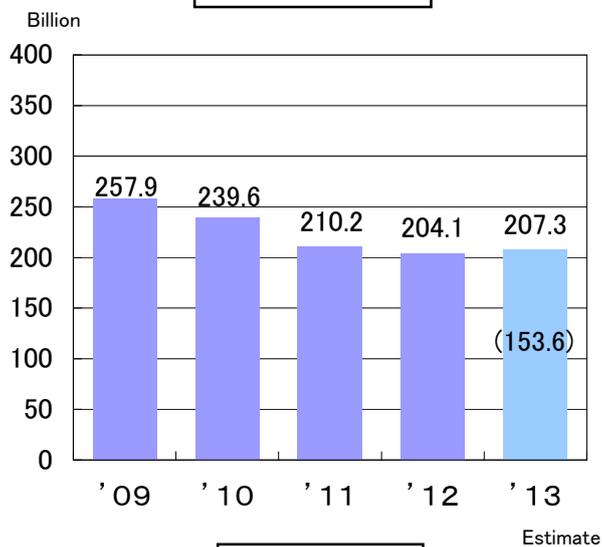


Net Income

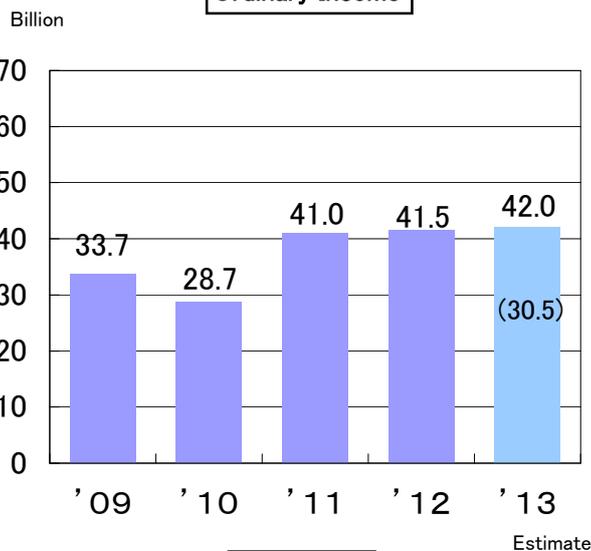


Non-consolidated

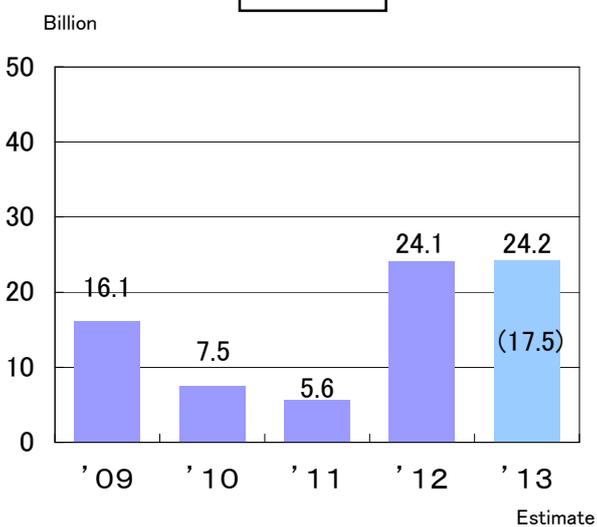
Operating Revenue



Ordinary Income

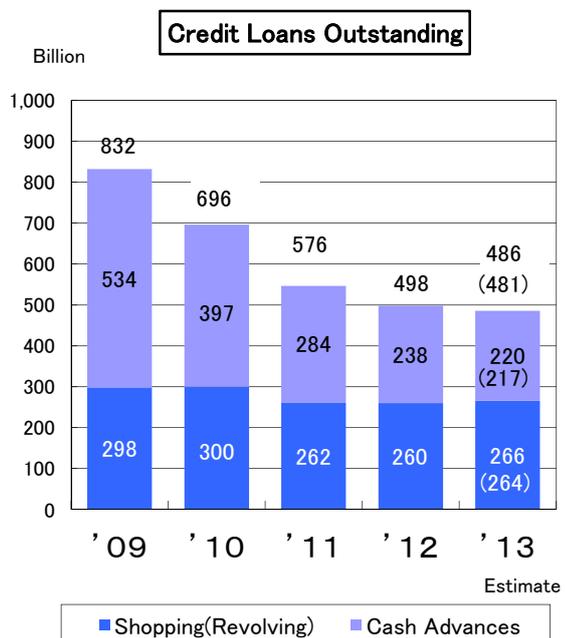
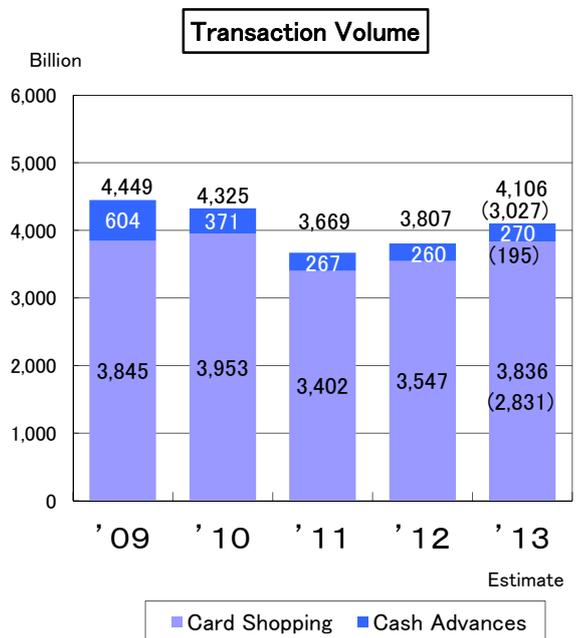
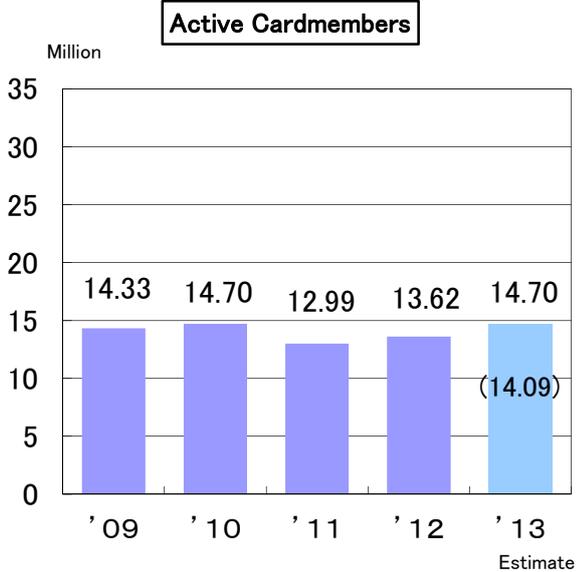
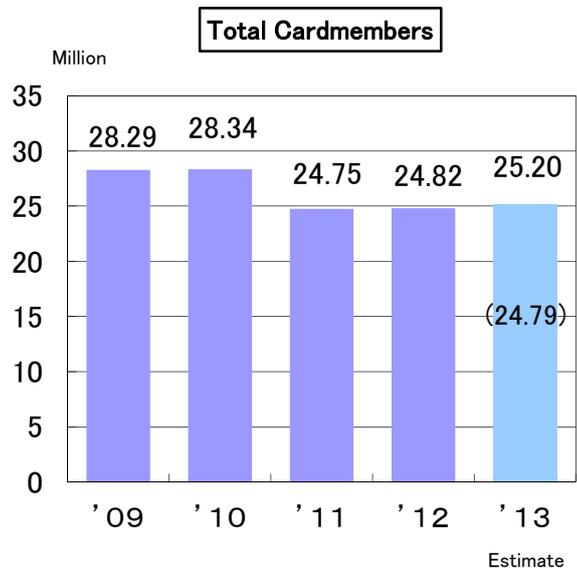
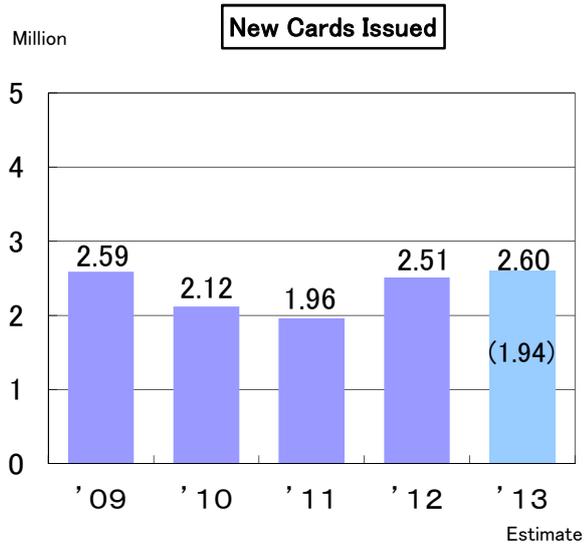
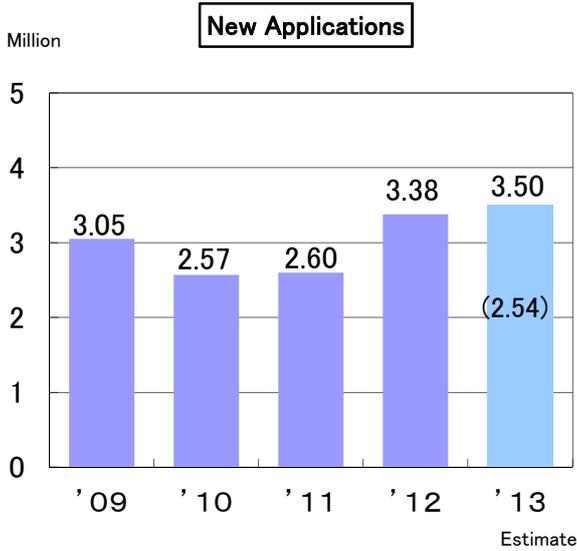


Net Income



◆ Main Indices (Non-consolidated)

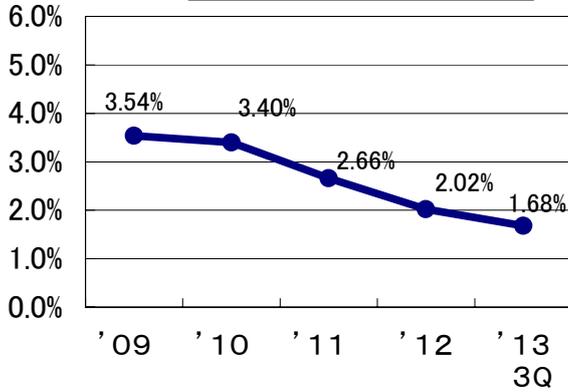
() 3Q results



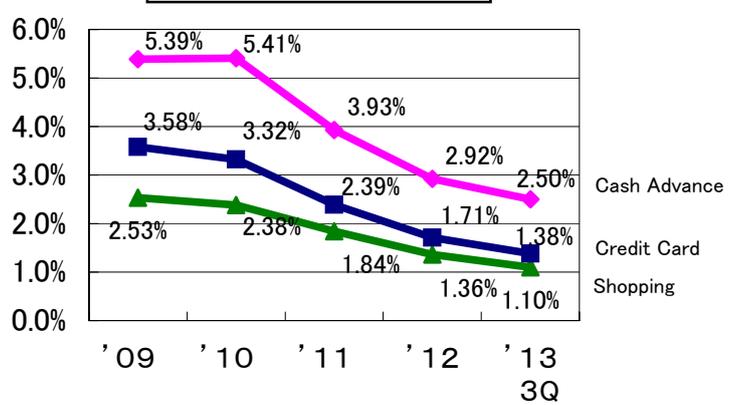
◆ Credit Riskn Trends

() 3Q results

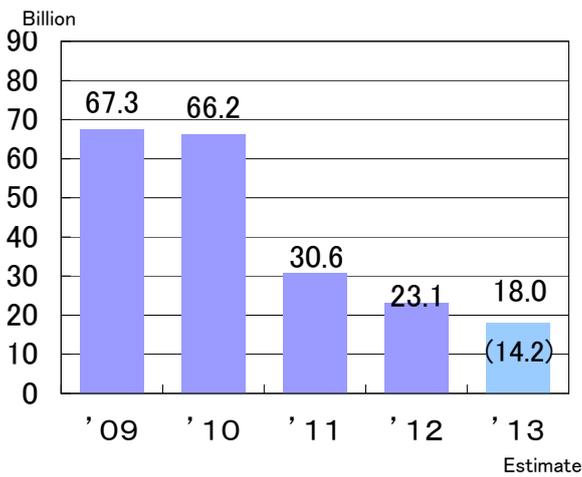
Delinquency of over 90 days (Consolidated)



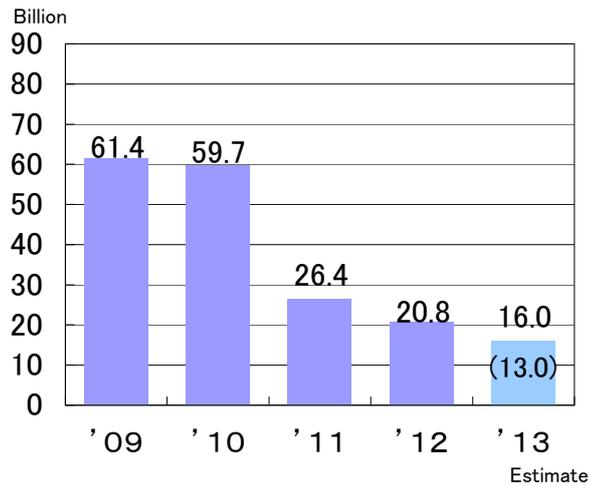
Delinquency of over 90 days (Non-consolidated)



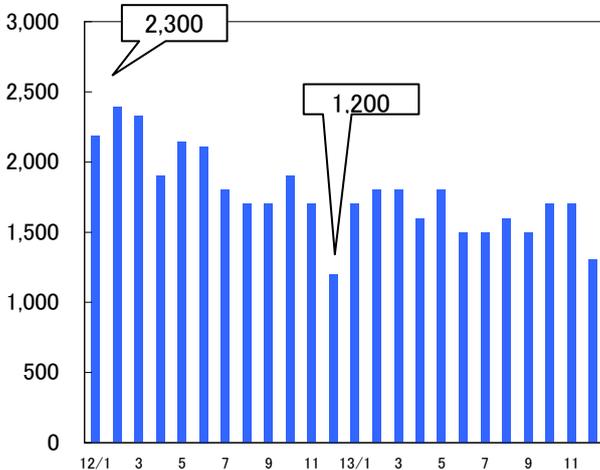
Credit Cost (Consolidated)



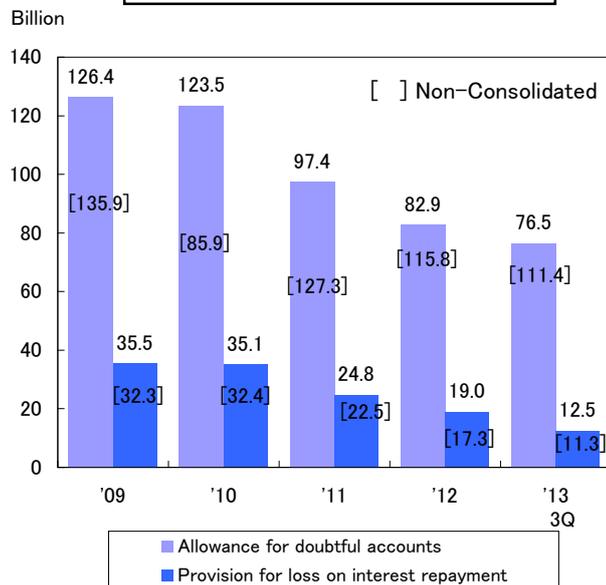
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



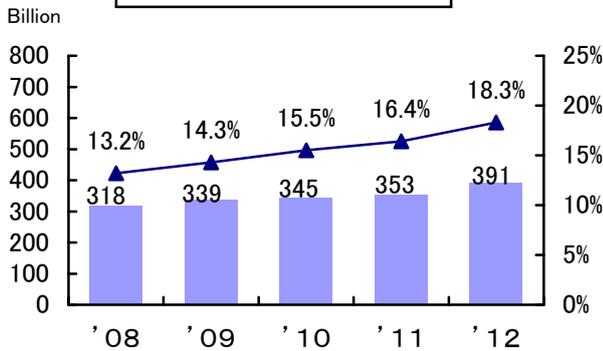
**Allowance for doubtful accounts
Provision for loss on interest repayment**



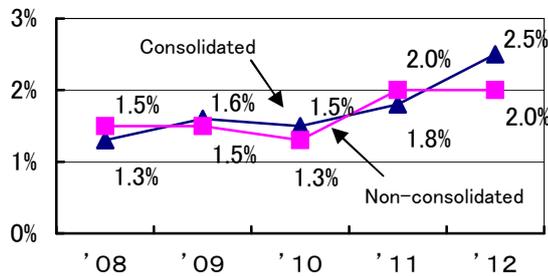
◆ Financial Indices

Consolidated

Shareholders' Equity Ratio

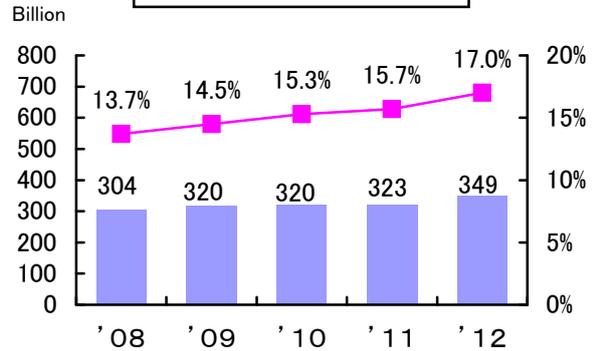


R O A (Ordinary Income Basis)

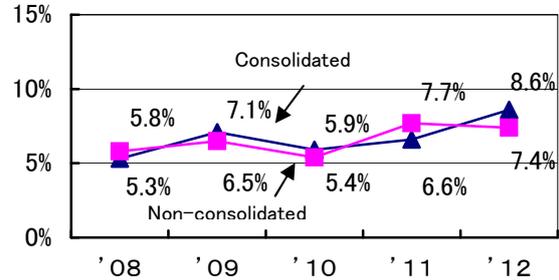


Non-consolidated

Shareholders' Equity Ratio

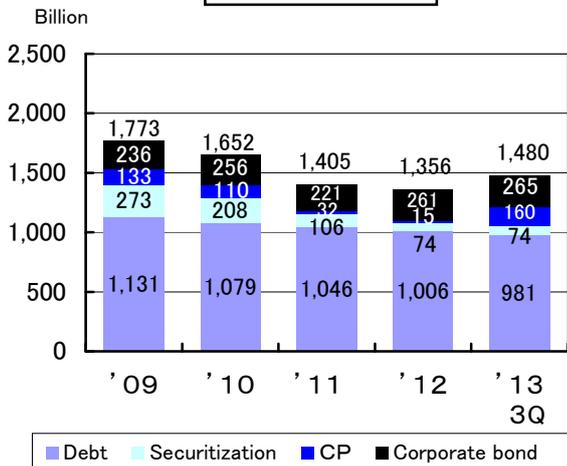


R O E (Adjusted)

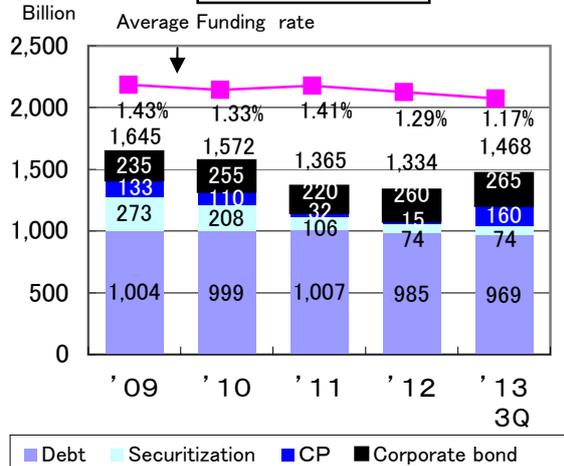


*ROE (Adjusted) is calculated to assume that return is based on ordinary income (excluding extraordinary income/loss) with corporate tax deducted at the rate of 40%.

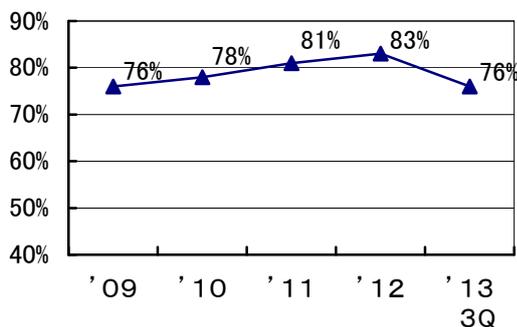
Funding Structure



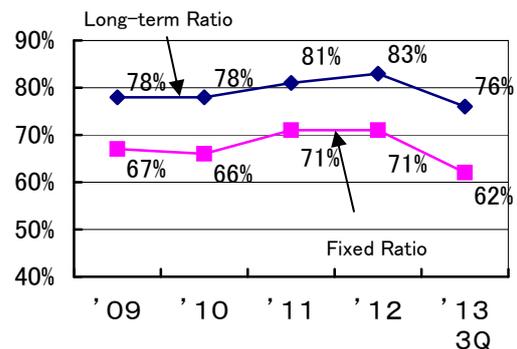
Funding Structure



Long-term Ratio



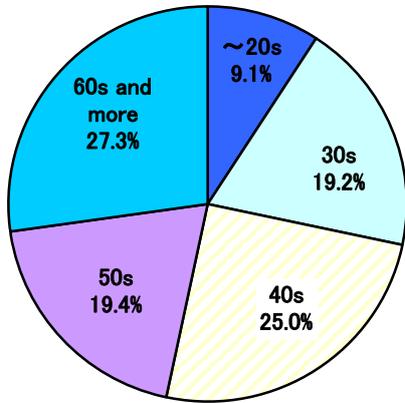
Long-term Ratio/Fixed Ratio



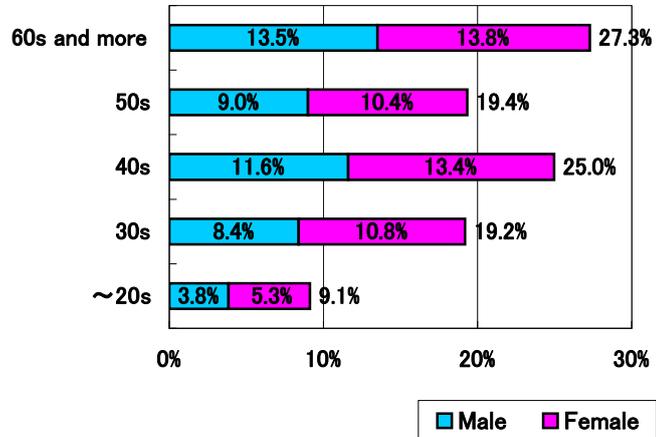
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2013

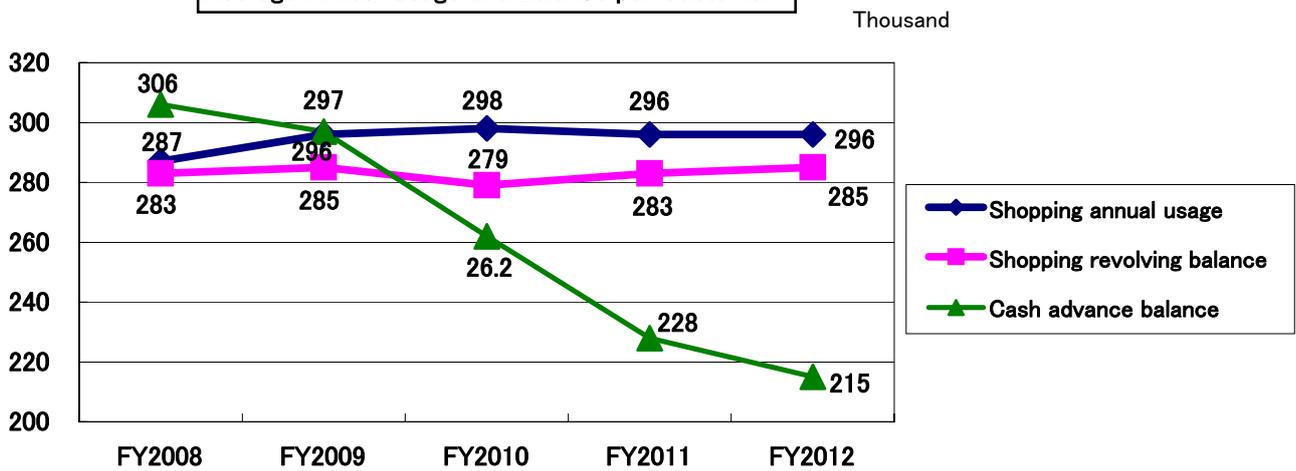
Share by Age



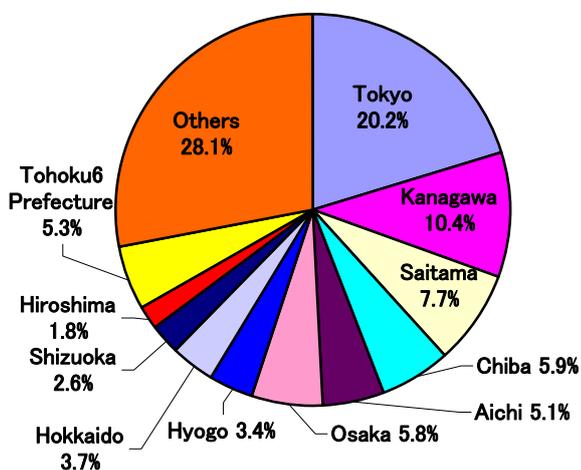
Share by Age and Sex



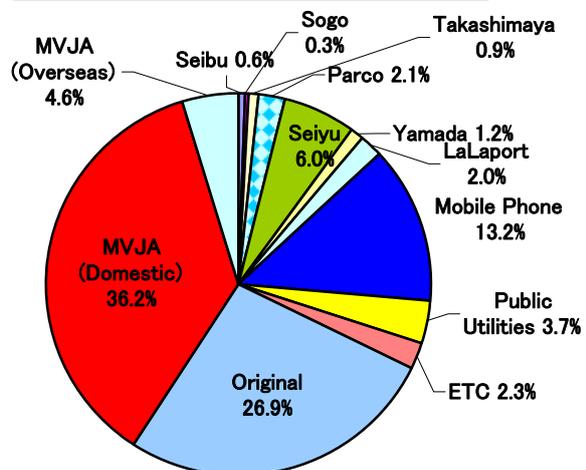
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2013年12月31日現在)
Balance Sheets (As of December 31, 2013)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term		2013年12月	2013年12月	差	Term		2013年12月	2013年12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	(1,714,005)	(1,730,350)	(△ 16,344)	流動負債	Current liabilities	(829,101)	(811,292)	(17,808)
現金及び預金	Cash and deposits	55,583	39,687	15,895	支払手形及び買掛金	Notes and accounts payable-trade	214,218	213,971	246
割賦売掛金	Accounts receivable-installment	1,342,961	1,252,021	90,940	短期借入金	Short-term loans payable	198,160	197,960	200
リース投資資産	Lease investments assets	222,245	222,368	△ 123	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	126,190	120,770	5,420
営業投資有価証券	Operational investment securities	19,357	19,357	—	一年以内に償還予定の社債	Current portion of bonds	50,225	50,000	225
たな卸資産	Inventory	92,659	1,284	91,375	コマーシャル・ペーパー	Commercial paper	160,000	160,000	—
繰延税金資産	Deferred income taxes	10,976	9,702	1,273	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	14,834	14,834	—
短期貸付金	Short-term loans	6,299	208,582	△ 202,283	リース債務	Leases Obligations	1,016	742	273
その他の他	Other trade receivables	24,092	21,005	3,087	未払法人税等	Income taxes payable	8,065	7,310	755
貸倒引当金	Allowance for doubtful accounts	△ 60,169	△ 43,658	△ 16,510	賞与引当金	Provision for bonuses	1,017	466	550
					役員賞与引当金	Provision for directors' bonuses	96	75	20
					利息返還損失引当金	Provision for loss on interest repayment	6,293	5,799	493
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	164	164	—
					割賦利益繰延	Deferred installment income	6,621	6,621	—
					その他	Others	42,196	32,574	9,621
固定資産	Noncurrent assets	(516,735)	(408,912)	(107,823)	固定負債	Long-term liabilities	(971,476)	(956,945)	(14,531)
有形固定資産	Property, plant and equipment	(63,387)	(17,371)	(46,015)	社債	Bonds payable	215,225	215,000	225
建物	Buildings	22,410	6,121	16,288	長期借入金	Long-term loans payable	657,044	650,559	6,485
土地	Land	30,691	6,904	23,787	債権流動化借入金	Long-term loans payable under credit fluidity	232	232	—
リース資産	Equipment for lease	4,235	2,740	1,495	リース債務	Leases Obligations	3,051	2,248	802
建設仮勘定	Construction in progress	1,048	283	765	債務保証損失引当金	Provision for loss on guarantees	4,370	4,282	88
その他	Others	5,001	1,322	3,679	ポイント引当金	Provision for point card certificates	75,984	75,984	—
					利息返還損失引当金	Provision for loss on interest repayment	6,294	5,585	708
無形固定資産	Intangible assets	(131,746)	(66,968)	(64,778)	資産除去債務	Asset retirement obligations	843	—	843
借地権	Leaseholds	970	14	956	その他	Others	8,431	3,052	5,378
ソフトウェア	Software	10,161	5,440	4,721					
リース資産	Equipment for lease	528	528	—					
その他	Others	120,085	60,985	59,100					
投資その他の資産	Investments and other assets	(321,601)	(324,572)	(△ 2,970)	負債合計	Total Liabilities	1,800,577	1,768,238	32,339
投資有価証券	Long-term investment securities	136,749	126,860	9,889	(純資産の部) (Net assets)				
長期貸付金	Long-term loans	11,203	202,774	△ 191,570	株主資本	Shareholders' equity	(394,582)	(348,799)	(45,782)
長期前払費用	Long-term prepaid expense	910	2,159	△ 1,249	資本金	Capital stock	75,929	75,929	—
差入保証金	Lease deposits	5,130	1,654	3,475	資本剰余金	Capital surplus	84,838	84,386	451
整理事業関連資産	Liquidation business assets	119,946	—	119,946	利益剰余金	Retained earnings	239,938	194,321	45,616
繰延税金資産	Deferred income taxes	61,185	57,685	3,499	自己株式	Treasury common stock	△ 6,122	△ 5,838	△ 284
その他の他	Others	2,866	1,277	1,588	評価・換算差額等	Valuation and translation adjustments	(32,436)	(22,796)	(9,640)
貸倒引当金	Allowance for doubtful accounts	△ 16,389	△ 67,838	51,449	その他有価証券評価差額金	Valuation difference on available-for-sale securities	33,443	23,802	9,640
					繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 1,006	△ 1,006	—
繰延資産	Deferred assets	(570)	(570)	(—)	新株予約権	Stock Option	0	—	0
社債発行費	Bond issue cost	570	570	—	少数株主持分	Minority interests in consolidated subsidiaries	3,715	—	3,715
					純資産合計	Net assets	430,735	371,596	59,139
資産合計	Total assets	2,231,312	2,139,834	91,478	負債及び純資産合計	Total Liabilities and Net assets	2,231,312	2,139,834	91,478

(参考) 損益計算書 (2013年4月1日 ~ 2013年12月31日)
Statements of Income (From April 1, 2013 to December 31, 2013)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科目 Item	2013年12月 連結損益計算書 Consolidated (A)		2013年12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	140,790		126,902		13,887	
リース事業収益 Income from the leases business	10,649		10,670		△ 20	
ファイナンス事業収益 Income from the finance business	14,063		11,343		2,719	
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	36,151		14		36,136	
不動産関連事業原価 Cost of the real estate business	25,391	10,759	3	10	25,387	10,748
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	54,657		—		54,657	
エンタテインメント事業原価 Cost of the entertainment business	44,708	9,949	—	—	44,708	9,949
金融収益 Financial revenues		312		4,751		△ 4,438
計 Total	186,525	100.0%	153,678	100.0%	32,846	121.4%
営業費用 Operating expenses						
販売費及び一般管理費 Selling, general and administrative expenses	143,077	76.7%	115,984	75.5%	27,093	123.4%
金融費用 Financial expenses	10,062	5.4%	11,517	7.5%	△ 1,454	87.4%
計 Total	153,140	82.1%	127,501	83.0%	25,639	120.1%
営業利益 Operating income	33,384	17.9%	26,177	17.0%	7,207	127.5%
営業外収益 Non-operating income	9,131	4.9%	4,461	2.9%	4,670	204.7%
営業外費用 Non-operating expenses	73	0.0%	44	0.0%	28	164.3%
経常利益 Ordinary income	42,442	22.8%	30,594	19.9%	11,848	138.7%
特別利益 Extraordinary income	645	0.3%	76	0.1%	568	838.8%
特別損失 Extraordinary loss	53	0.0%	2	0.0%	51	2118.0%
税金等調整前当期純利益 Income before income taxes and minority interests	43,034	23.1%	30,668	20.0%	12,365	140.3%
法人税、住民税及び事業税 Income taxes-current	14,444		13,029		1,415	
法人税等調整額 Income taxes-deferred	742	15,187	86	13,115	656	2,071
少数株主利益 Minority interests in income	280	0.2%	—	—	280	—
当期純利益 Net income	27,566	14.8%	17,553	11.4%	10,013	157.0%

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	19.1%	17.4%
総資産利益率 ROA	1.26%	0.85%
自己資本利益率 ROE	6.74%	4.94%
連単倍率 Consolidated/Non-consolidated	1.57	

貸借対照表 (2013年11月30日現在)

Balance Sheet (As of November 30, 2013)

Term	2013年2月 February, 2012	2013年11月 November, 2012	増減 Increase/Decrease	Term	2013年2月 February, 2012	2013年11月 November, 2012	増減 Increase/Decrease		
								金額 Amount	金額 Amount
科目 Items				科目 Items					
(資産の部) 流動資産	(Assets) Current assets	97,542	98,030	488	(負債の部) 流動負債	(Liabilities) Current liabilities	308,473	286,899	△ 21,574
現金及び預金	Cash and deposits	3,229	2,877	△ 352	支払手形及び買掛金	Notes and accounts payable-trade	378	209	△ 169
受取手形及び営業未収入金	Notes and operating accounts receivable	182	304	122	短期借入金	Short-term loans payable	303,758	282,758	△ 21,000
たな卸資産	Inventories	85,133	88,327	3,194	未払金・未払費用	Accounts payable-other and accrued expenses	369	332	△ 37
求償債権	Guarantor's claims	17,188	16,059	△ 1,129	預り保証金	Guarantee deposited	1,245	1,252	7
短期貸付金	Short-term loans receivable	1,250	89	△ 1,161	その他	Others	2,721	2,348	△ 373
その他	Other	2,396	2,238	△ 158					
貸倒引当金	Allowance for doubtful accounts	△ 11,839	△ 11,866	△ 27					
固定資産	Noncurrent assets	144,676	126,309	△ 18,367	固定負債	Noncurrent liabilities	1,257	1,057	△ 200
有形固定資産	Property, plant and equipment	16,775	17,029	254	瑕疵保証引当金	Provision for guarantees for defects	19	16	△ 3
無形固定資産	Intangible assets	77	67	△ 10	預り保証金	Guarantee deposited	796	594	△ 202
投資その他の資産	Investments and other assets	127,823	109,212	△ 18,611	その他	Other	441	447	6
整理事業関連資産	Liquidation business assets	142,766	122,562	△ 20,204					
その他	Other	3,054	3,000	△ 54					
貸倒引当金	Allowance for doubtful accounts	△ 17,998	△ 16,350	1,648					
					負債合計	Total liabilities	309,731	287,957	△ 21,774
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 67,505	△ 63,623	3,882
					資本金	Capital stock	74	75	1
					資本剰余金	Capital surplus	881	880	△ 1
					利益剰余金	Retained earnings	△ 68,461	△ 64,579	3,882
					評価・換算差額等	Valuation and translation adjustments	△ 7	6	13
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	△ 7	6	13
					純資産合計	Total net assets	△ 67,512	△ 63,617	3,895
資産合計	Total assets	242,218	224,340	△ 17,878	負債純資産合計	Total liabilities and net assets	242,218	224,340	△ 17,878

損益計算書 (2013年3月1日 ~ 2013年11月30日)

Statement of Income (March 1, 2013 to November 30, 2013)

(単位:百万円)

(Millions of yen)

Term		2012年11月 (12/03-12/11)	2013年11月 (13/03-13/11)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	19,837	31,869	12,032
売上原価	Cost of sales	13,639	22,515	8,876
売上総利益	Gross profit	6,198	9,353	3,155
販売費及び一般管理費	Selling, general and administrative expenses	4,762	5,115	353
営業利益	Operating income	1,435	4,238	2,803
営業外収益	Non-operating income	3,171	2,974	△ 197
営業外費用	Non-operating expenses	3,475	3,318	△ 157
経常利益	Ordinary income	1,131	3,894	2,763
特別利益	Extraordinary income	-	-	-
特別損失	Extraordinary loss	11	-	△ 11
税金等調整前当期純利益	Income before income taxes and minority interests	1,120	3,894	2,774
法人税等	Income taxes	54	12	△ 42
当期純利益	Net income	1,065	3,881	2,816

◆ セグメント別業績概況 / Results by Business Segment

単位:百万円/(¥ Million)

	営業収益			営業利益		
	Operating Revenue			Operating Income		
	2012/12	2013/12	前年比% YOY Change (%)	2012/12	2013/12	前年比% YOY Change (%)
クレジットサービス Credit Service	143,703	141,910	98.8	19,347	15,944	82.4
リース Leases	10,878	10,670	98.1	4,773	4,362	91.4
ファイナンス Finance	12,841	14,063	109.5	6,724	7,182	106.8
不動産関連 Real-Estate-related	7,181	10,813	150.6	567	4,279	753.6
エンタテインメント Entertainment	10,255	9,960	97.1	1,814	1,610	88.7
計 Total	184,860	187,418	101.4	33,227	33,379	100.5
セグメント間取引 Inter-segment Transactions	(954)	(893)	—	(71)	4	—
連結 Consolidated	183,905	186,525	101.4	33,155	33,384	100.7