

2015年3月期 第1四半期 決算資料

Reference Materials for the first quarter ended June 30, 2014

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SAISON
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CREDIT SAISON CO., LTD.

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FY2014 Q1 Results (2014.4-6)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2014.4~)

- ◇ Accelerate overseas business strategy
 - Set up a representative office in Jakarta, Indonesia.
 - Set up a subsidiary company in Singapore to strengthen overseas operation.
- ◇ Net Members exceeded 10 million.
- ◇ Formed alliance with US net venture "Clipix" which enable customers to manage web-site information unitary at their net shopping.
- ◇ Started operating MasterCard prepaid "au WALLET Card" "WebMoney Card" which is Japan's first card usable both in internet and real stores.
- ◇ Walmart Card Saison offered higher discount rate "Everyday Everytime 3% OFF"
- ◇ Released a smartphone application "Saison Portal" for Saison and UC cardmembers.
- ◇ Held regional revitalization campaign "Town Card Festival Ikebukuro & Sapporo"

◆ Business Results (2014.4 ~ 6)

() YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'13/6	¥62.1bil. (101%)		¥50.5bil. (99%)
	'14/6	¥62.8bil. (101%)	→	¥52.2bil. (103%)
Ordinary Income	'13/6	¥13.2bil. (85%)		¥9.7bil. (79%)
	'14/6	¥14.0bil. (107%)	→	¥11.5bil. (119%)
Net Income	'13/6	¥8.1bil. (76%)		¥5.5bil. (66%)
	'14/6	¥10.6bil. (131%)	→	¥7.8bil. (142%)

◆ Consolidated Results

Consolidated Results

(Units:Billion yen; times)

	2014/6	2015/3 (estimate)
Ordinary Income	14.0 (YOY 107%)	40.0
Net Income	10.6 (YOY 131%)	23.0
Ratio of consolidated to non-consolidated net income(times)	1.35	1.31
Shareholders' equity ratio	18.8%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	14.0	11.5	2.4

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)	¥1.37bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥0.34bil.
Saison Fundex Corporation (Loans)	¥0.50bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.22bil.
Concerto Co.,Ltd. (Amusement business) (Membership club management)	¥0.59bil.	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.16bil.

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

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

	2014/6	2015/3 (target)
New card applications	770,000 (85%)	3,400,000 (102%)
New card issued	600,000 (91%)	2,500,000 (99%)
Total cardmembers	24,770,000 <+20,000>	25,150,000 <+400,000>
Active cardmembers	14,350,000 <+150,000>	14,950,000 <+750,000>
Transaction volume	1,046.3 bil. (107%)	4,376.0 bil. (106%)
Card Shopping	975.5 bil. (107%)	4,101.0 bil. (106%)
Cash Advances	70.7 bil. (106%)	275.0 bil. (104%)
Shopping revolving balance	275.1 bil. (106%)	277.0 bil. (103%)
Cash advances balance	219.8 bil. (95%)	220.0 bil. (101%)

◆ 取扱高の実績 / Volume of New Contracts

単位：百万円／(¥ Million)

	2013/6	前年比%	構成比%	2014/6	前年比%	構成比%	2014/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2013/4/1～6/30			2014/4/1～6/30			2013/4/1～2014/3/31		
カードショッピング Credit-card-related shopping services	913,714	106.0	56.5	975,590	106.8	57.5	3,852,980	108.6	56.5
カードキャッシング Cash advances	66,922	101.3	4.1	70,773	105.8	4.2	264,092	101.5	3.9
カード事業計 Credit card total	980,636	105.7	60.7	1,046,364	106.7	61.7	4,117,072	108.1	60.4
証書ローン Member's Loan	1,155	93.6	0.1	1,087	94.0	0.1	3,625	87.0	0.1
プロセッシング・他社カード代行 Agency services	543,816	103.7	33.7	558,791	102.8	32.9	2,303,998	106.4	33.8
クレジットサービス関連 Credit services related	7,326	135.4	0.5	8,150	112.2	0.5	29,986	128.0	0.4
クレジットサービス事業計 Credit services total	1,532,935	105.1	94.9	1,614,393	105.3	95.2	6,454,682	107.6	94.7
リース事業 Leases	28,191	106.9	1.7	27,368	97.1	1.6	114,694	108.9	1.7
信用保証 Guarantees	29,273	97.8	1.8	30,897	105.5	1.8	126,281	109.5	1.9
不動産担保ローン Mortgage loans	10,560	1,047.7	0.7	10,936	103.6	0.6	46,780	404.3	0.7
その他 Others	14,979	176.9	0.9	12,934	86.3	0.8	75,969	157.6	1.1
ファイナンス関連 Finance related	25,539	269.6	1.6	23,871	93.5	1.4	122,749	205.4	1.8
ファイナンス事業計 Finance business total	54,812	139.1	3.4	54,768	99.9	3.2	249,031	142.2	3.7
その他の事業 Other businesses	4	3.9	0.0	4	103.8	0.0	19	4.3	0.0
取扱高合計 Volume of new contracts	1,615,944	106.0	100.0	1,696,535	105.0	100.0	6,818,427	108.5	100.0

◆「プロセッシング・他社カード代行」はプロセッシング業務受託及び当社のATMでの他社カード利用分で、決算短信上の「業務代行」のこと。
Agency services are fees received for making insourcing processing services and cash advances at Credit Saison's ATM on behalf of other companies.

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

◆「その他の事業」は賃貸などの取扱高を含む。
Other business includes items such as volume contracts from rent.

◆ 営業資産残高の実績 / Operating Assets

単位: 百万円 / (¥ Million)

	2013/6	2014/6	前年比% YOY Change (%)	2014/3	対期末増減 Increase/Decrease from 2014/3	前期末比% Change form 2014/3 (%)
カードショッピング Credit-card-related shopping services	793,331	853,708	107.6	864,582	△ 10,873	98.7
(内 リボルビング) (include revolving)	260,129	275,166	105.8	267,863	7,303	102.7
カードキャッシング Cash advances	231,234	219,828	95.1	218,798	1,030	100.5
カード事業計 Credit card total	1,024,566	1,073,537	104.8	1,083,380	△ 9,843	99.1
証書ローン Member's Loan	15,075	12,269	81.4	12,641	△ 371	97.1
プロセッシング・他社カード代行 Agency services	79,860	84,261	105.5	102,202	△ 17,940	82.4
クレジットサービス関連 Credit services rerated	978	645	65.9	694	△ 49	92.8
クレジットサービス事業計 Credit services total	1,120,480	1,170,714	104.5	1,198,919	△ 28,205	97.6
リース事業 Leases	39,045	44,224	113.3	43,512	711	101.6
信用保証 Guarantees	979 (193,887)	1,120 (218,316)	114.4 (112.6)	1092 (215,162)	27 3,154	102.5 (101.5)
不動産担保ローン Mortgage loans	21,625	48,768	225.5	42,343	6,424	115.2
その他 Others	14,234	14,696	103.2	22,648	△ 7,952	64.9
ファイナンス関連 Finance related	35,859	63,464	177.0	64,991	△ 1,527	97.7
ファイナンス事業計 Finance business total	36,839 (229,747)	64,585 (281,781)	175.3 (122.6)	66,084 (280,154)	△ 1,499 1,626	97.7 (100.6)
割賦売掛金残高計 Installment accounts recievable	1,196,365 (1,389,273)	1,279,523 (1,496,719)	107.0 (107.7)	1,308,516 (1,522,586)	△ 28,993 (△ 25,866)	97.8 (98.3)
リース投資資産 Leased investment assets	221,440	226,379	102.2	225,448	930	100.4

◆ 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470億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥47bil. (monthly payment).

単位: 百万円 / (¥ Million)

	2013/6	2014/6	前年比% YOY Change (%)	2014/3	対期末増減 Increase/Decrease from 2014/3	前期末比% Change form 2014/3 (%)
カードショッピング Credit-card-related shopping services	846,331	900,708	106.4	912,582	△ 11,873	98.7

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2013/6	前年比% YOY Change (%)	構成比% % of Total	2014/6	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	25,262	101.9	50.0	26,676	105.6	51.0	104,915	104.5	51.0
カードキャッシング Cash advances	8,774	85.3	17.4	8,387	95.6	16.0	33,803	88.5	16.4
カード事業計 Credit card total	34,036	97.1	67.3	35,063	103.0	67.1	138,719	100.1	67.4
証書ローン Member's Loan	463	76.1	0.9	373	80.5	0.7	1,697	84.9	0.8
プロセッシング・他社カード代行 Agency services	5,362	99.6	10.6	5,634	105.1	10.8	21,643	100.4	10.5
クレジットサービス関連 Credit services related	1,858	102.4	3.7	1,932	104.0	3.7	7,879	101.9	3.8
クレジットサービス事業計 Credit services total	41,721	97.3	82.5	43,005	103.1	82.3	169,938	100.1	82.5
リース Leases	3,477	95.6	6.9	3,514	101.1	6.7	14,271	98.9	6.9
信用保証 Guarantees	2,898	112.3	5.7	3,332	115.0	6.4	12,309	112.5	6.0
不動産担保ローン Mortgage loans	236	138.2	0.5	322	136.4	0.6	1,217	149.7	0.6
その他 Others	608	137.2	1.2	560	92.1	1.1	1,880	104.9	0.9
ファイナンス関連 Finance related	844	137.6	1.7	882	104.4	1.7	3,097	118.9	1.5
ファイナンス事業計 Finance business total	3,743	117.2	7.4	4,214	112.6	8.1	15,407	113.7	7.5
その他の事業 Other business	3	59.8	0.0	4	125.2	0.0	14	103.4	0.0
金融収益 Financial revenue	1,596	104.0	3.2	1,528	95.7	2.9	6,241	99.4	3.0
営業収益計 Total operating revenue	50,543	98.6	100.0	52,266	103.4	100.0	205,873	100.9	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.

	2013/6	前年比% YOY Change (%)	構成比% % of Total	2014/6	前年比% YOY Change (%)	構成比% % of Total	2014/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	15,326	103.3	60.7	16,239	106.0	60.9	64,850	107.0	61.8
リボ残高収益 Revenues from Revolving Credit	8,056	100.3	31.9	8,486	105.3	31.8	32,634	101.2	31.1
年会費 Annual membership Fees	1,879	98.3	7.4	1,950	103.8	7.3	7,431	99.2	7.1
合計 Total	25,262	101.9	100.0	26,676	105.6	100.0	104,915	104.5	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)

	2013/6	増減 Increase/Decrease	前年比% YOY Change (%)	2014/6	増減 Increase/Decrease	前年比% YOY Change (%)	2014/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	7,200	2,410	150.3	7,294	93	101.3	29,834	6,669	128.8
貸倒引当金繰入額 Provision for losses on accounts receivable	3,292	△ 339	90.7	2,996	△ 296	91.0	9,306	△ 3,429	73.1
利息返還損失引当金繰入額 Provision for losses for interest repayment	61	△ 1,217	4.8	0	△ 61	0.0	10,104	5,126	203.0
債務保証損失引当金繰入額 Provision for losses on guarantees	940	11	101.3	1,059	118	112.6	3,494	365	111.7
役員報酬 Directors' and statutory auditors' compensation	102	28	138.1	88	△ 14	85.7	421	26	106.7
従業員給料及び賞与 Employees' salaries and bonuses	4,059	271	107.2	4,157	98	102.4	16,521	459	102.9
賞与引当金繰入額 Provision for bonus payable	461	29	106.9	450	△ 10	97.7	1,348	△ 8	99.4
退職給付費用 Retirement provisions	112	7	106.7	106	△ 6	94.3	444	14	103.4
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	25	0	100.5	27	2	109.5	120	0	100.0
福利厚生費 Health and welfare benefits	681	75	112.5	686	4	100.7	2,682	216	108.8
通信交通費 Communication and travel expenses	3,060	132	104.5	3,038	△ 21	99.3	11,787	275	102.4
租税公課 Taxes	860	102	113.5	1,163	302	135.2	3,418	162	105.0
賃借料 Rental fees	359	△ 4	98.9	353	△ 5	98.4	1,374	△ 24	98.3
支払手数料 Fees paid	15,068	951	106.7	14,919	△ 148	99.0	60,255	1,373	102.3
減価償却費 Depreciation expenses	1,245	△ 211	85.5	1,205	△ 39	96.8	4,882	△ 679	87.8
その他 Others	1,276	169	115.3	1,230	△ 46	96.4	4,930	533	112.1
合計 Total	38,808	2,418	106.6	38,776	△ 31	99.9	160,927	11,082	107.4

◆ 貸倒償却の実額 / Credit Losses

単位:百万円/(¥ Million)

	2013/6	増減 Increase/Decrease	前年比% YOY Change (%)	2014/6	増減 Increase/Decrease	前年比% YOY Change (%)	2014/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	6,982	△ 1,823	79.3	5,536	△ 1,447	79.3	27,613	△ 6,492	81.0

◆ 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)

2014/3			
変動金利資産 Variable-rate assets	466	変動金利負債 Variable-rate liabilities	477 (495)
準固定金利資産 Semi-fixed-rate assets	504	固定金利負債 Fixed-rate liabilities	929 (959)
固定金利資産 Fixed-rate assets	261	非金利負債 Non-interest-bearing liabilities	426
非金利資産 Non-interest-earning assets	967 (1,015)	資本 Shareholder's equity	367
資産合計 Total assets	2,200 (2,248)	負債・資本合計 Total liabilities and shareholder's equity	2,200 (2,248)

GAP額 GAP amount	10 (28)
GAP率 GAP rate	0.5% (1.3%)

単位:10億円/(¥ Billion)

2014/6			
変動金利資産 Variable-rate assets	493	変動金利負債 Variable-rate liabilities	517 (534)
準固定金利資産 Semi-fixed-rate assets	503	固定金利負債 Fixed-rate liabilities	926 (956)
固定金利資産 Fixed-rate assets	260	非金利負債 Non-interest-bearing liabilities	368
非金利資産 Non-interest-earning assets	928 (975)	資本 Shareholder's equity	373
資産合計 Total assets	2,185 (2,232)	負債・資本合計 Total liabilities and shareholder's equity	2,185 (2,232)

GAP額 GAP amount	23 (40)
GAP率 GAP rate	1.1% (1.8%)

◆ 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				
	2014/3	前年比% YOY Change (%)	2015/3	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	188,251	99.5	192,600	102.3	76.1
リース事業収益 Income from the leases business	14,241	98.8	14,500	101.8	5.7
ファイナンス事業利益 Income from the finance business	19,113	111.1	21,800	114.1	8.6
不動産関連事業利益 Income from the real estate related business	12,605	129.6	12,600	100.0	5.0
エンタテインメント事業利益 Income from the entertainment business	13,005	95.7	11,000	84.6	4.3
金融収益 Financial revenue	360	106.5	500	138.8	0.2
営業収益合計 Operating revenue	247,577	101.3	253,000	102.2	100.0

	2014/3	前年比% YOY Change (%)	2015/3	前年比% YOY Change (%)
営業費用 Operating expenses	211,241	104.5	219,000	103.7
営業利益 Operating income	36,336	85.9	34,000	93.6
経常利益 Ordinary income	44,426	83.5	40,000	90.0
当期純利益 Net income	25,569	78.0	23,000	90.0

◆ 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		
	2015/3	前年比% YOY Change (%)	構成比% % of Total	2015/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	4,101,000	106.4	56.8	109,500	104.4	51.5
カードキャッシング Cash advances	275,000	104.1	3.8	32,600	96.4	15.3
カード事業計 Credit card total	4,376,000	106.3	60.6	142,100	102.4	66.9
証書ローン Member's Loan	3,300	91.0	0.0	1,300	76.6	0.6
プロセッシング・他社カード代行 Agency services	2,410,000	104.6	33.4	22,400	103.5	10.5
クレジットサービス関連 Credit services related business	31,000	103.4	0.4	8,200	104.1	3.9
クレジットサービス事業計 Credit services total	6,820,300	105.7	94.4	174,000	102.4	81.9
リース 事業 Leases	120,000	104.6	1.7	14,600	102.3	6.9
信用保証 Guarantees	129,000	102.2	1.8	14,000	113.7	6.6
不動産担保ローン Mortgage loans	74,000	158.2	1.0	2,000	164.3	0.9
その他 Others	81,000	106.6	1.1	2,400	127.7	1.1
ファイナンス関連 Finance related business	155,000	126.3	2.1	4,400	142.1	2.1
ファイナンス事業計 Finance business total	284,000	114.0	3.9	18,400	119.4	8.7
その他の事業 Other businesses	20	105.3	0.0	20	142.9	0.0
金融収益 Financial revenue				5,480	87.8	2.6
合計 Total	7,224,320	106.0	100.0	212,500	103.2	100.0

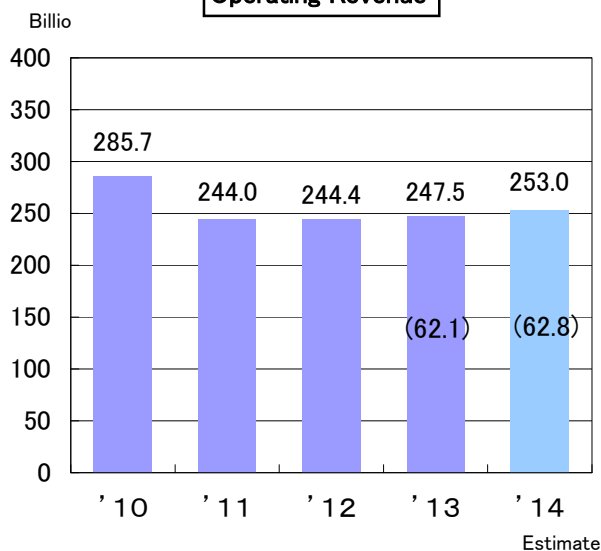
	2014/3	前年比% YOY Change (%)	2015/3	前年比% YOY Change (%)
販管費 SG&A expenses	160,927	107.4	167,500	104.1
金融費用 Financial expenses	15,119	89.6	14,500	95.9
計 Total	176,046	105.6	182,000	103.4
営業利益 Operating income	29,826	79.8	30,500	102.3
経常利益 Ordinary income	34,872	84.0	34,000	97.5
当期純利益 Net income	18,637	77.2	17,500	93.9

◆ Operating Results

() 1Q results

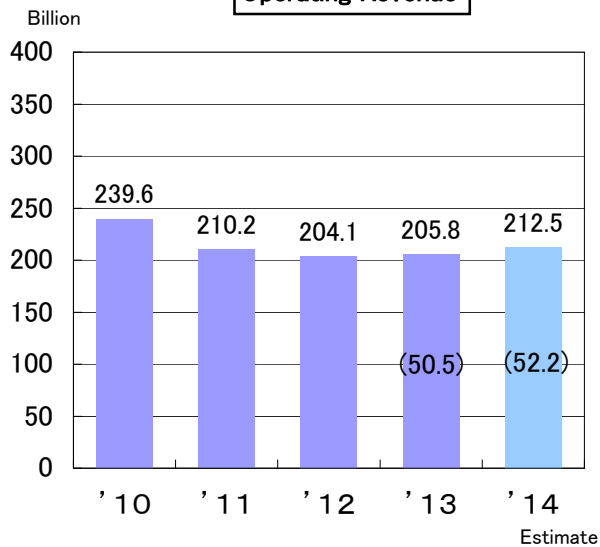
Consolidated

Operating Revenue

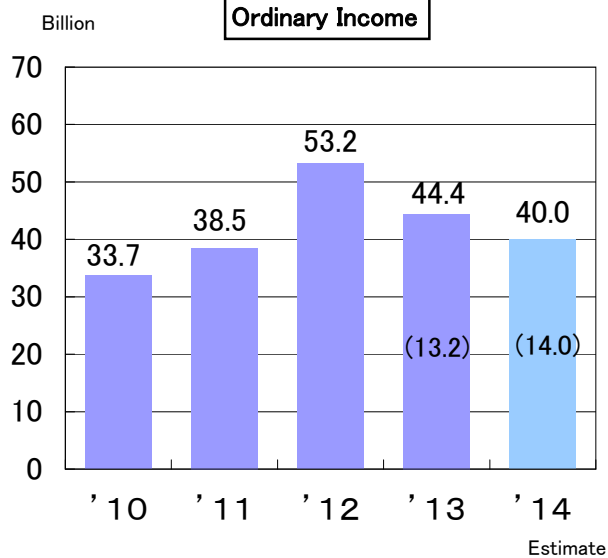


Non-consolidated

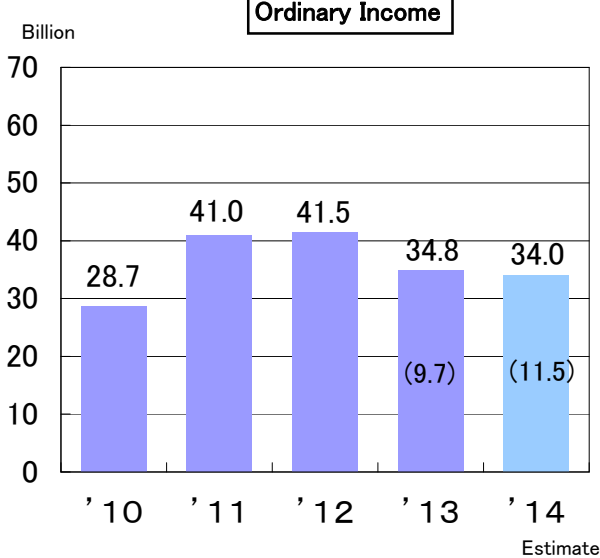
Operating Revenue



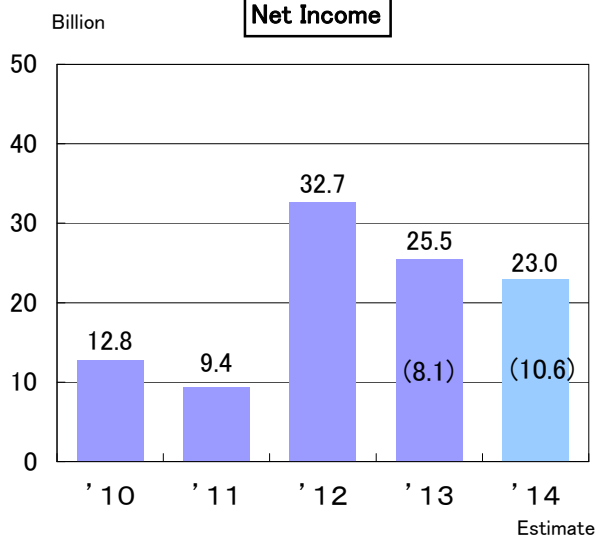
Ordinary Income



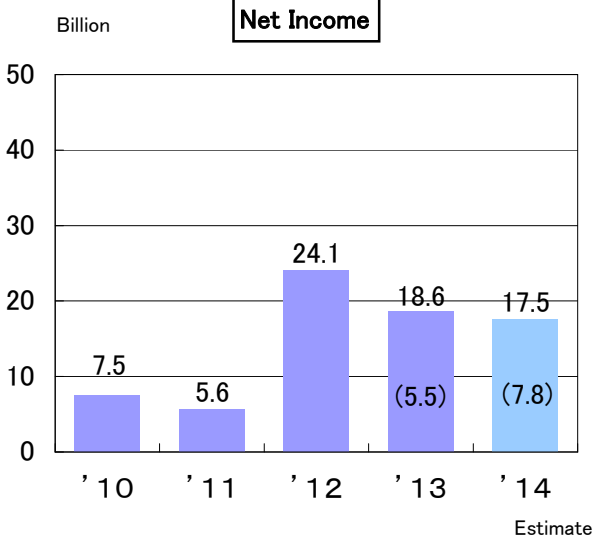
Ordinary Income



Net Income

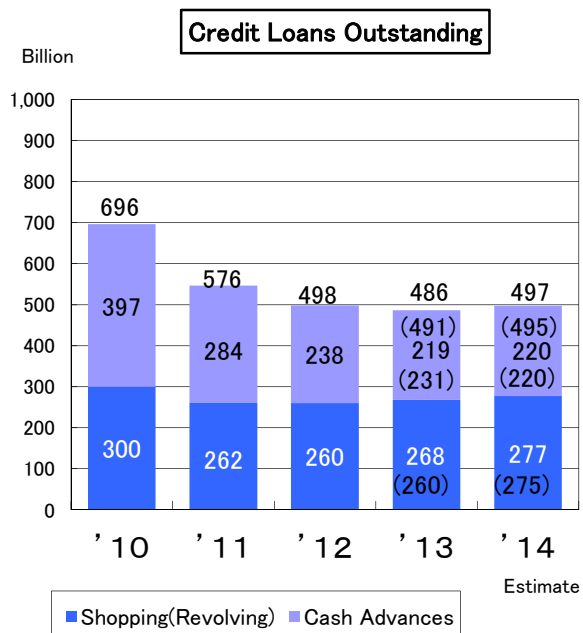
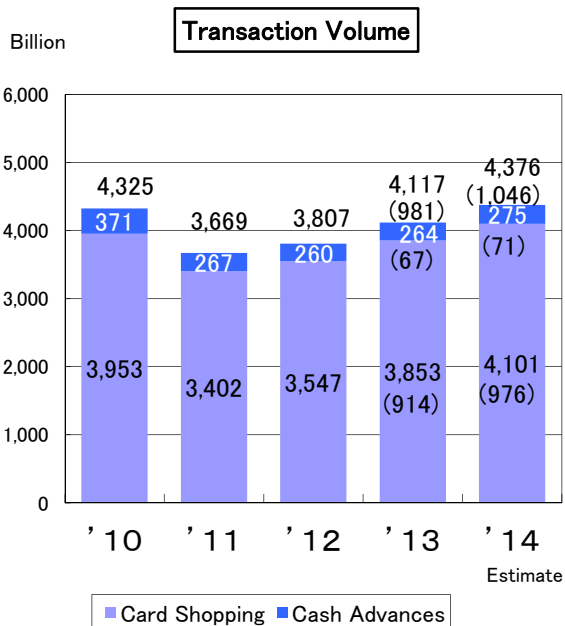
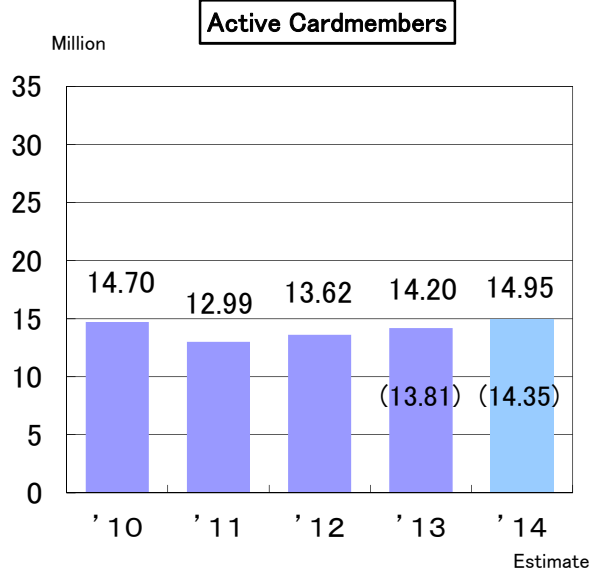
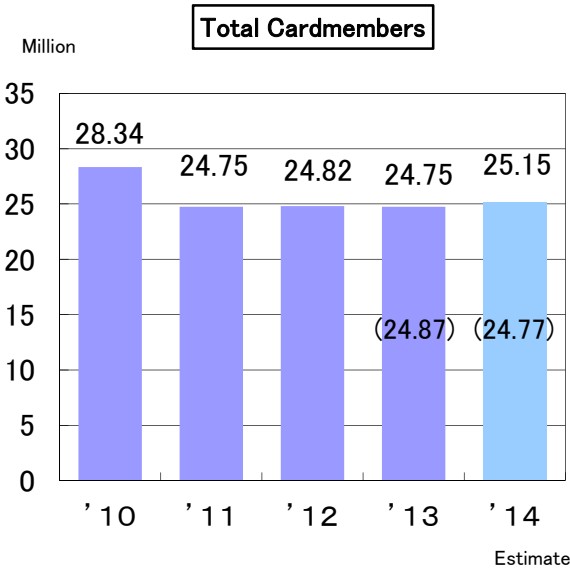
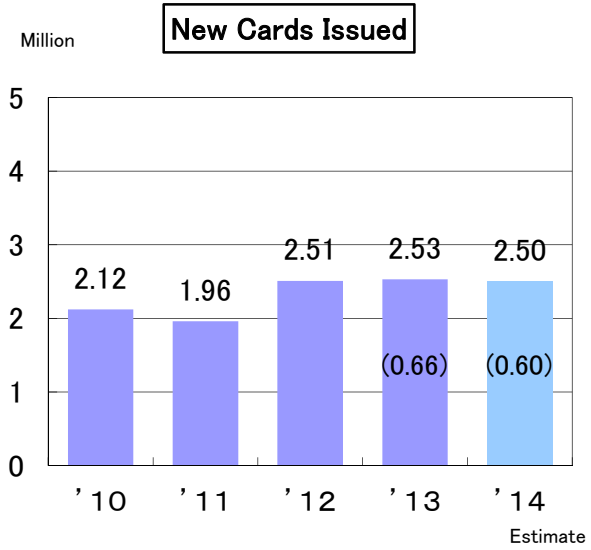
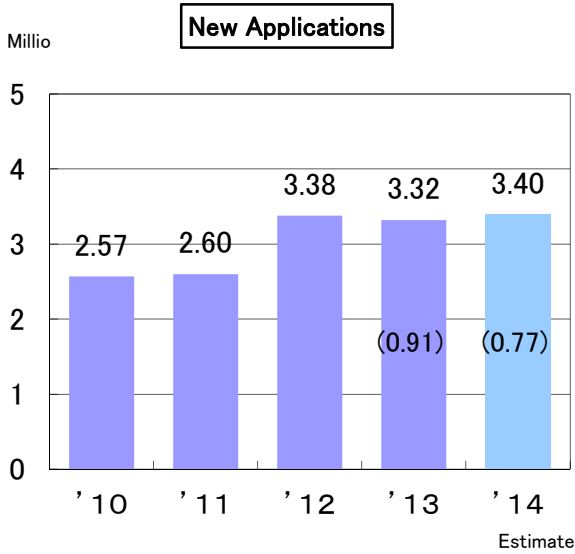


Net Income



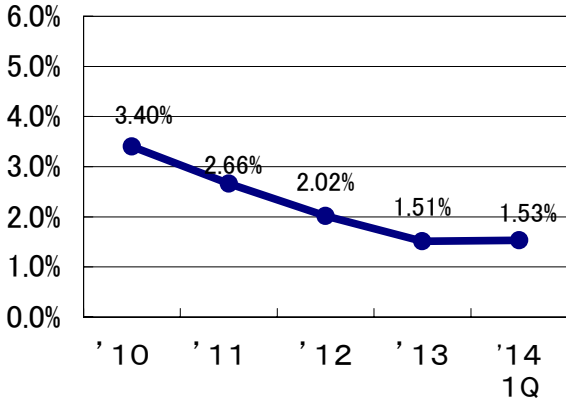
◆ Main Indices (Non-consolidated)

() 1Q results

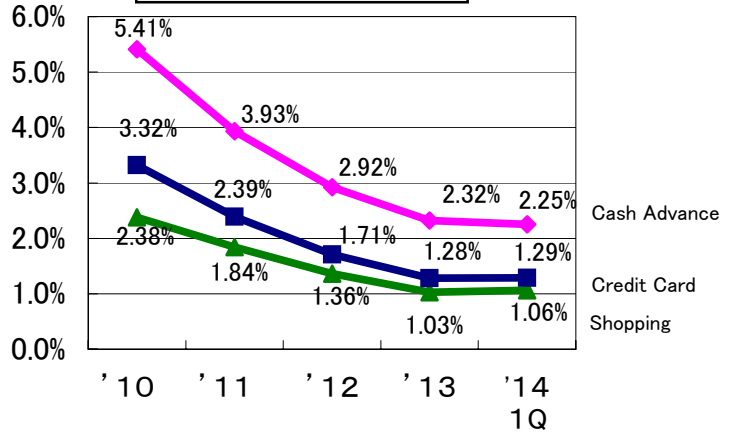


◆ Credit Riskn Trends

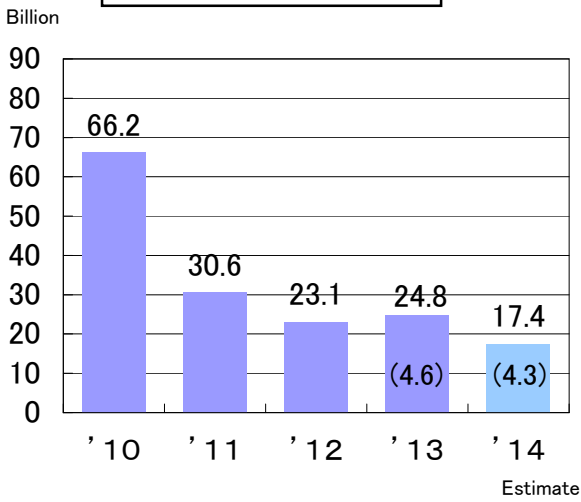
Delinquency of over 90 days (Consolidated)



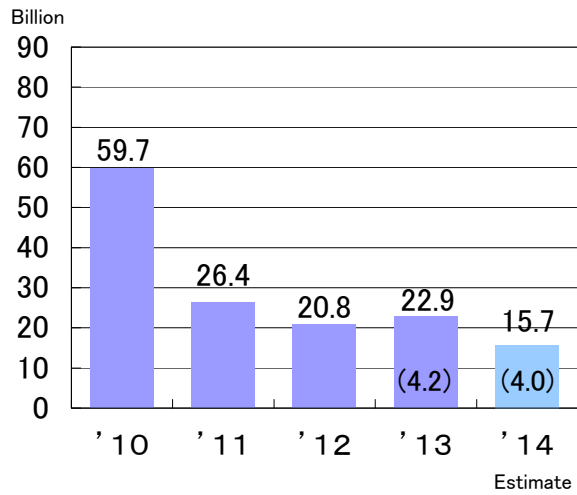
Delinquency of over 90 days (Non-consolidated)



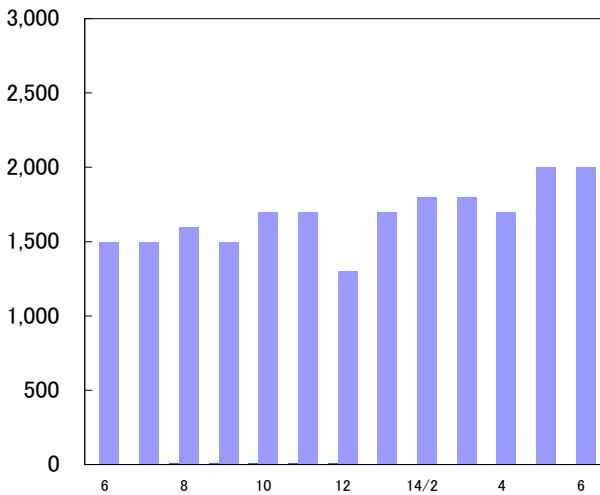
Credit Cost (Consolidated)



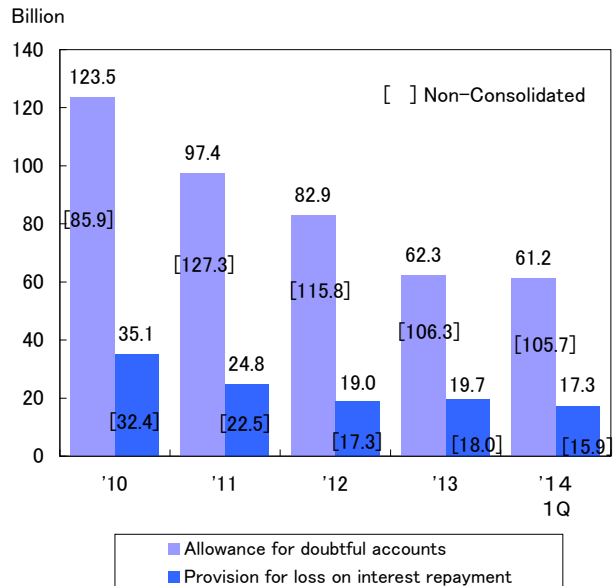
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



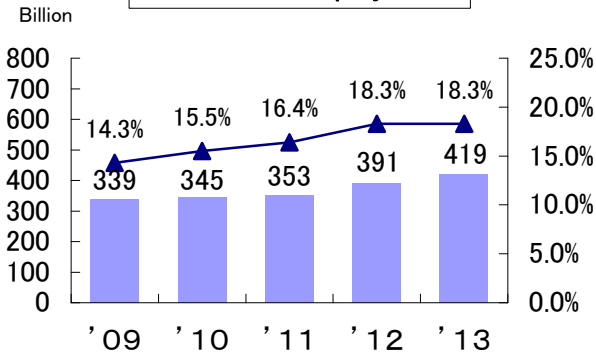
**Allowance for doubtful accounts
Provision for loss on interest repayment**



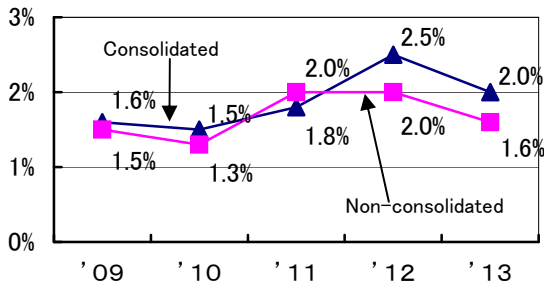
◆ Financial Indices

Consolidated

Shareholders' Equity Ratio

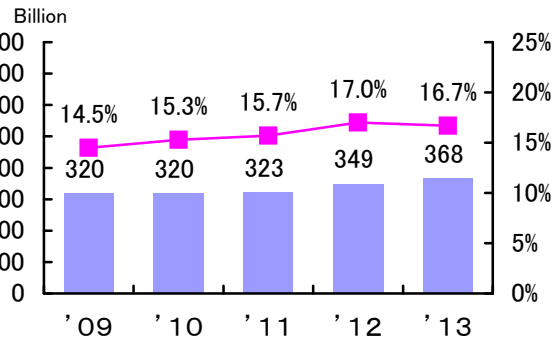


R O A (Ordinary Income Basis)

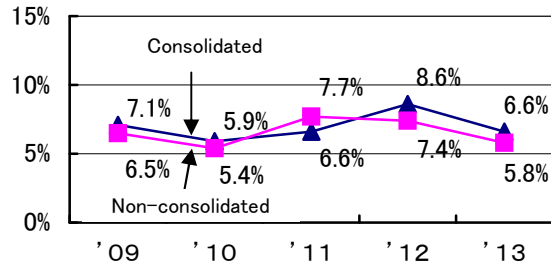


Non-consolidated

Shareholders' Equity Ratio

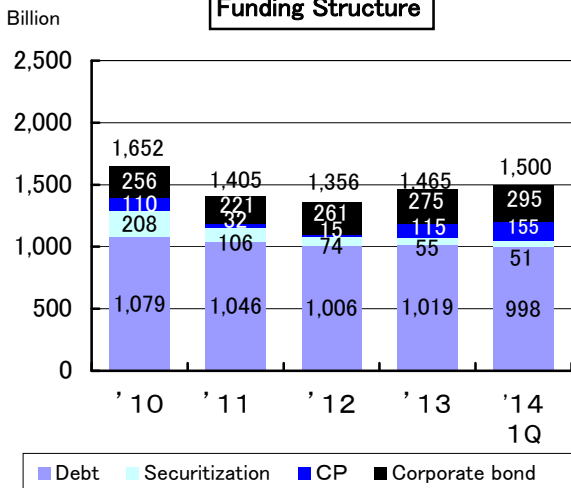


R O E (Adjusted)

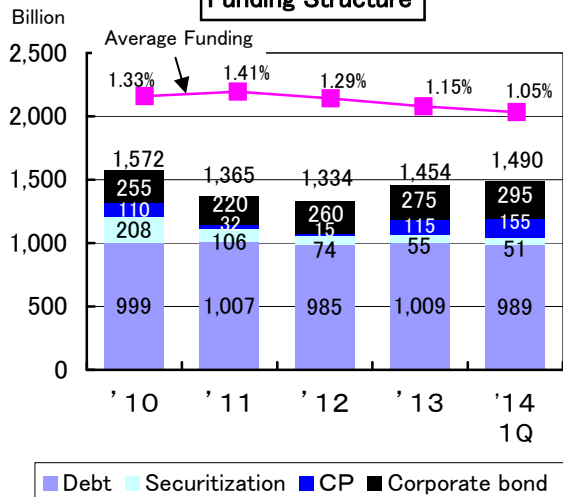


*ROE (Adjusted) is calculated to assume that return is based on ordinary income (excluding extraordinary income/loss) with corporate tax deducted at the rate of 40%.

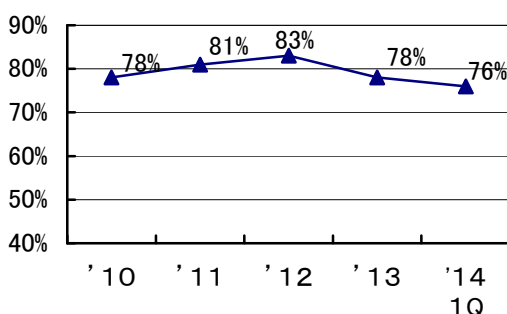
Funding Structure



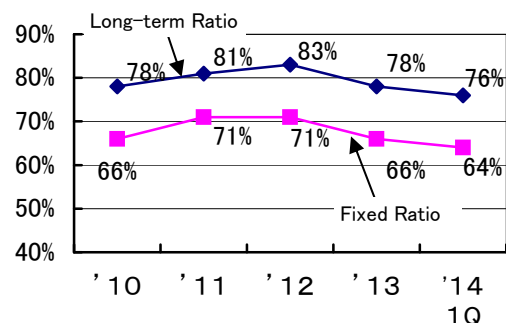
Funding Structure



Long-term Ratio

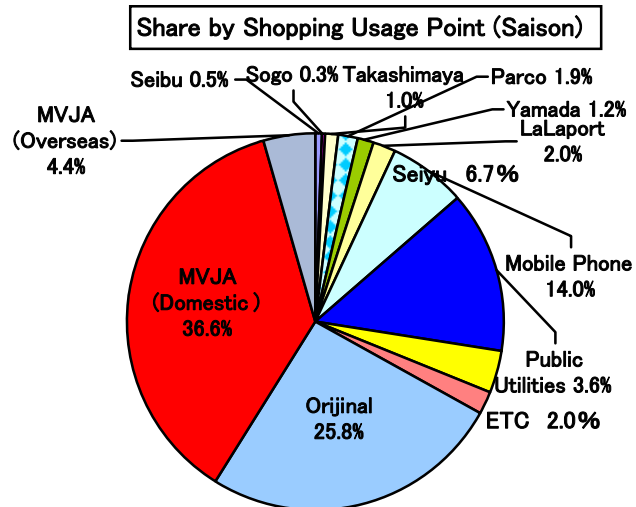
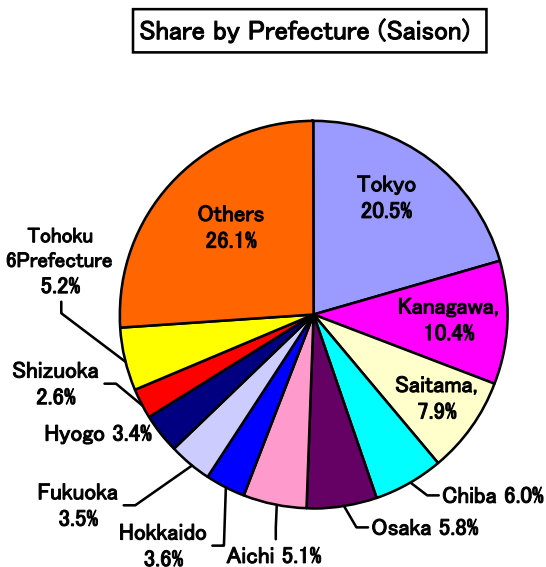
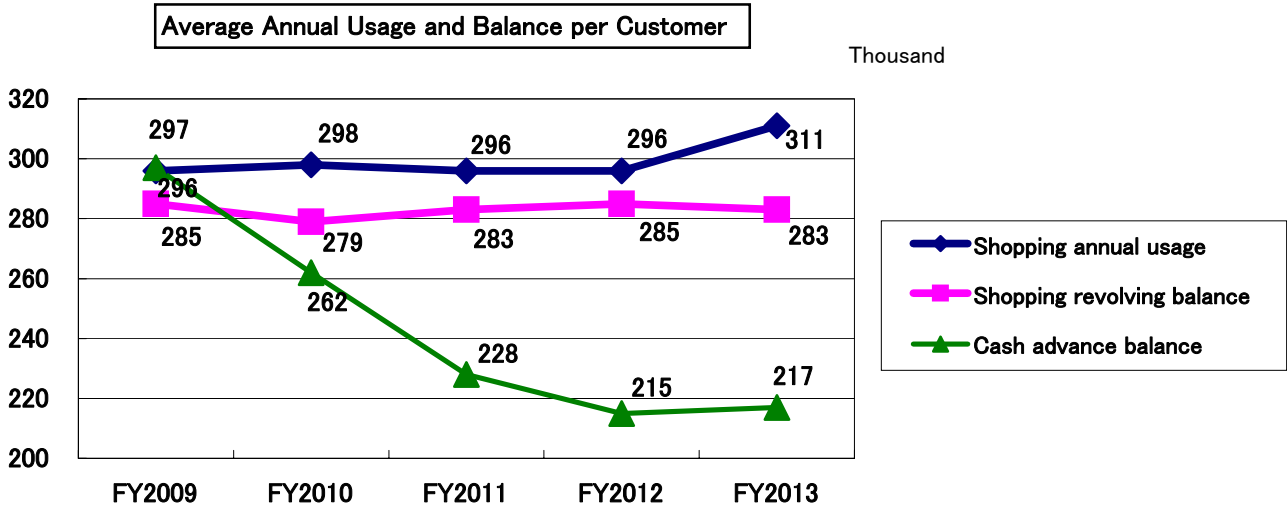
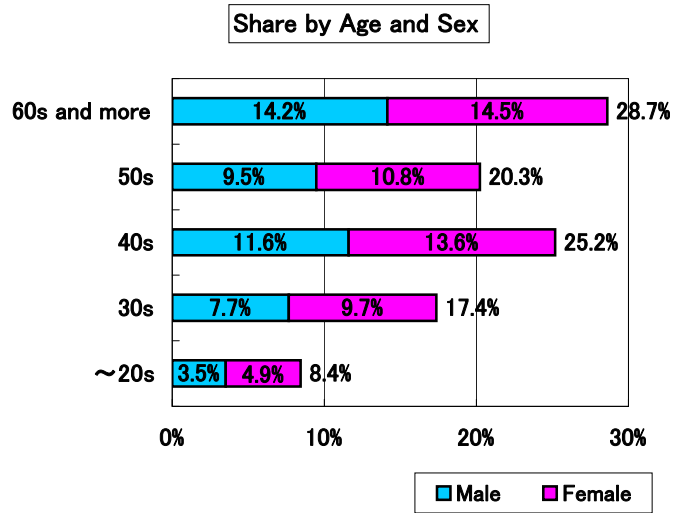
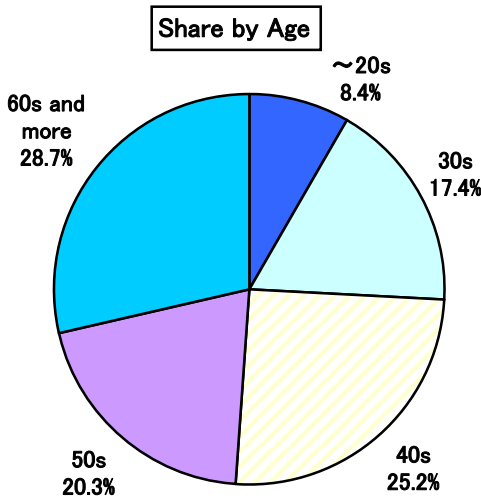


Long-term Ratio/Fixed Ratio



◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2014



(参考) 貸借対照表 (2014年6月30日現在)
Balance Sheets (As of June 30, 2014)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term	2014年6月			Term	2014年6月		
	連結貸借対照表 (A) Consolidated	単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)		連結貸借対照表 (A) Consolidated	単体貸借対照表 (B) Non-consolidated	差 Difference (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	(1,760,529)	(1,791,692)	(△ 31,162)	流動負債 Current liabilities	(863,182)	(846,789)	(16,392)
現金及び預金 Cash and deposits	57,706	41,720	15,986	支払手形及び買掛金 Notes and accounts payable-trade	220,386	220,159	226
割賦売掛金 Accounts receivable-installment	1,368,305	1,279,523	88,782	短期借入金 Short-term loans payable	200,160	199,960	200
リース投資資産 Lease investments assets	226,271	226,379	△ 107	一年以内に返済予定の長期借入金 Current portion of long-term loans payable	133,710	129,220	4,490
営業投資有価証券 Operational investment securities	18,624	18,624	—	一年以内に償還予定の社債 Current portion of bonds	80,225	80,000	225
たな卸資産 Inventory	97,746	1,340	96,406	コマーシャル・ペーパー Commercial paper	155,000	155,000	—
繰延税金資産 Deferred income taxes	13,597	12,079	1,517	一年以内に返済予定の債権 Current portion of long-term loans payable under credit fluidity	4,486	4,486	—
短期貸付金 Short-term loans	5,665	229,141	△ 223,476	リース債務 Leases Obligations	1,212	881	330
その他の Other trade receivables	23,717	20,805	2,911	未払法人税等 Income taxes payable	7,774	7,123	651
貸倒引当金 Allowance for doubtful accounts	△ 51,103	△ 37,921	△ 13,182	賞与引当金 Provision for bonuses	1,653	450	1,202
				役員賞与引当金 Provision for directors' bonuses	35	27	7
				利息返還損失引当金 Provision for loss on interest repayment	9,260	8,713	547
				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	6,981	6,981	—
				その他の Others	42,131	33,619	8,511
固定資産 Noncurrent assets	(514,803)	(397,476)	(117,327)	固定負債 Long-term liabilities	(981,953)	(969,390)	(12,562)
有形固定資産 Property, plant and equipment	(61,882)	(16,912)	(44,969)	社債 Bonds payable	215,212	215,000	212
建物 Buildings	22,329	6,120	16,209	長期借入金 Long-term loans payable	664,599	659,659	4,940
土地 Land	30,127	6,904	23,223	リース債務 Leases Obligations	1,955	1,586	368
リース資産 Equipment for lease	3,345	2,218	1,126	債務保証損失引当金 Provision for loss on guarantees	4,385	4,277	108
建設仮勘定 Construction in progress	956	143	812	ポイント引当金 Provision for point card certificates	78,560	78,560	—
その他の Others	5,124	1,526	3,598	利息返還損失引当金 Provision for loss on interest repayment	8,129	7,280	848
				資産除去債務 Asset retirement obligations	830	830	—
				その他の Others	8,280	3,026	5,254
無形固定資産 Intangible assets	(144,498)	(75,310)	(69,188)	負債合計 Total Liabilities	1,845,135	1,816,179	28,955
借地権 Leaseholds	970	14	956	(純資産の部) (Net assets)			
ソフトウェア Software	8,240	4,429	3,810	株主資本 Shareholders' equity	(397,510)	(352,236)	(45,274)
リース資産 Equipment for lease	501	501	—	資本金 Capital stock	75,929	75,929	—
建設仮勘定 Construction in progress	134,494	70,120	64,373	資本剰余金 Capital surplus	84,838	84,386	451
その他の Others	292	244	47	利益剰余金 Retained earnings	242,866	197,758	45,108
				自己株式 Treasury common stock	△ 6,123	△ 5,838	△ 284
投資その他の資産 Investments and other assets	(308,422)	(305,253)	(3,168)	評価・換算差額等 Valuation and translation adjustments	(30,058)	(21,424)	(8,633)
投資有価証券 Long-term investment securities	135,749	125,487	10,261	その他有価証券評価差額金 Valuation difference on available-for-sale securities	31,250	22,616	8,633
長期貸付金 Long-term loans	11,207	183,581	△ 172,373	繰延ヘッジ損益 Deferred gains or (losses) on hedges	△ 1,192	△ 1,192	—
長期前払費用 Long-term prepaid expense	624	1,686	△ 1,061	新株予約権 Stock Option	0	—	0
差入保証金 Lease deposits	4,925	1,617	3,308	少数株主持分 Minority interests in consolidated subsidiaries	3,300	—	3,300
整理事業関連資産 Liquidation business assets	100,753	—	100,753	純資産合計 Net assets	430,869	373,660	57,209
繰延税金資産 Deferred income taxes	62,678	59,549	3,129	負債及び純資産合計 Total Liabilities and Net assets	2,276,005	2,189,840	86,164
その他の Others	2,678	1,169	1,509				
貸倒引当金 Allowance for doubtful accounts	△ 10,195	△ 67,837	57,642				
繰延資産 Deferred assets	(671)	(671)	(—)				
社債発行費 Bond issue cost	671	671	—				
資産合計 Total assets	2,276,005	2,189,840	86,164				

(参考) 損益計算書 (2014年4月1日 ~ 2014年6月30日)
Statements of Income (From April 1, 2014 to June 30, 2014)

CREDIT SAISON Co., Ltd.

(単位: 百万円, Millions of yen)

Term	2014年6月 連結損益計算書 Consolidated (A)		2014年6月 単体損益計算書 Non-consolidated (B)		差 Difference (A-B)	
	金額 Amount	%	金額 Amount	%	金額 Amount	%
科目 Item						
営業収益 Operating revenue						
クレジットサービス事業収益 Income from the credit service business	47,207		43,005		4,202	
リース事業収益 Income from the leases business	3,506		3,514		△ 7	
ファイナンス事業収益 Income from the finance business	5,160		4,214		945	
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	12,001		4		11,997	
不動産関連事業原価 Cost of the real estate business	7,950	4,051	0	4	7,950	4,046
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	16,299				16,299	
エンタテインメント事業原価 Cost of the entertainment business	13,450	2,848			13,450	2,848
金融収益 Financial revenues	70		1,528		△ 1,458	
計 Total	62,844	100.0%	52,266	100.0%	10,577	120.2%
営業費用 Operating expenses						
販売費及び一般管理費 Selling, general and administrative expenses	47,869	76.2%	38,776	74.2%	9,092	123.4%
金融費用 Financial expenses	3,241	5.2%	3,635	7.0%	△ 393	89.2%
計 Total	51,110	81.3%	42,411	81.1%	8,699	120.5%
営業利益 Operating income	11,733	18.7%	9,855	18.9%	1,878	119.1%
営業外収益 Non-operating income	2,460	3.9%	1,756	3.4%	703	140.0%
営業外費用 Non-operating expenses	130	0.2%	33	0.1%	96	386.3%
経常利益 Ordinary income	14,063	22.4%	11,578	22.2%	2,485	121.5%
特別利益 Extraordinary income	1,056	1.7%	224	0.4%	831	470.8%
特別損失 Extraordinary loss	205	0.3%	204	0.4%	1	100.7%
税金等調整前当期純利益 Income before income taxes and minority interests	14,914	23.7%	11,598	22.2%	3,315	128.6%
法人税、住民税及び事業税 Income taxes-current	7,246		6,649		597	
法人税等調整額 Income taxes-deferred	△ 2,730	4,515	△ 2,914	3,734	183	781
少数株主利益 Minority interests in income	△ 247	-0.4%	—	—	△ 247	—
当期純利益 Net income	10,645	16.9%	7,863	15.0%	2,782	135.4%

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	18.8%	17.1%
総資産利益率 ROA	0.47%	0.36%
自己資本利益率 ROE	2.51%	2.12%
連単倍率 Consolidated/Non-consolidated	1.35	

貸借対照表 (2014年5月31日現在)

Balance Sheet (As of May 31, 2014)

Term	2014年2月 February, 2014	2014年5月 May, 2014	増減 Increase/Decrease	Term	2014年2月 February, 2014	2014年5月 May, 2014	増減 Increase/Decrease		
								科 目	科 目
科 目	金額 Amount			科 目	金額 Amount				
(資産の部) 流動資産	(Assets) Current assets	99,607	103,772	4,165	(負債の部) 流動負債	(Liabilities) Current liabilities	281,529	282,240	711
現金及び預金	Cash and deposits	2,621	2,691	70	支払手形及び買掛金	Notes and accounts payable-trade	321	191	△ 130
受取手形及び営業未収入金	Notes and operating accounts receivable	151	240	89	短期借入金	Short-term loans payable	276,958	276,358	△ 600
たな卸資産	Inventories	90,579	94,699	4,120	未払金・未払費用	Accounts payable-other and accrued expenses	372	372	0
求償債権	Guarantor's claims	12,468	12,385	△ 83	預り保証金	Guarantee deposited	1,293	1,344	51
短期貸付金	Short-term loans receivable	87	85	△ 2	その他	Others	2,585	3,974	1,389
その他	Other	2,574	2,505	△ 69					
貸倒引当金	Allowance for doubtful accounts	△ 8,875	△ 8,835	40					
固定資産	Noncurrent assets	115,680	113,491	△ 2,189	固定負債	Noncurrent liabilities	1,044	1,036	△ 8
有形固定資産	Property, plant and equipment	17,161	17,834	673	瑕疵保証引当金	Provision for guarantees for defects	18	7	△ 11
無形固定資産	Intangible assets	57	66	9	預り保証金	Guarantee deposited	574	575	1
投資その他の資産	Investments and other assets	98,461	95,590	△ 2,871	その他	Other	452	453	1
整理事業関連資産	Liquidation business assets	106,180	102,854	△ 3,326					
その他	Other	2,950	2,897	△ 53					
貸倒引当金	Allowance for doubtful accounts	△ 10,669	△ 10,162	507					
					負債合計	Total liabilities	282,574	283,277	703
					(純資産の部)	(Net assets)			
	株主資本	△ 67,284	△ 66,013	1,271	株主資本	Shareholders'equity	△ 67,284	△ 66,013	1,271
	資本金	75	75	-	資本金	Capital stock	75	75	-
	資本剰余金	880	880	-	資本剰余金	Capital surplus	880	880	-
	利益剰余金	△ 68,240	△ 66,968	1,272	利益剰余金	Retained earnings	△ 68,240	△ 66,968	1,272
	評価・換算差額等	△ 2	0	△ 2	評価・換算差額等	Valuation and translation adjustments	△ 2	0	△ 2
	その他有価証券評価差額金	△ 2	0	△ 2	その他有価証券評価差額金	Valuation difference on available-for-sale securities	△ 2	0	△ 2
	純資産合計	△ 67,286	△ 66,013	1,273	純資産合計	Total net assets	△ 67,286	△ 66,013	1,273
資産合計	Total assets	215,287	217,263	1,976	負債純資産合計	Total liabilities and net assets	215,287	217,263	1,976

損益計算書 (2014年3月1日 ~ 2014年5月31日)

Statement of Income (March 1, 2014 to May 31, 2014)

(単位:百万円)

(Millions of yen)

Term		2013年5月 (13/03-13/05)	2014年5月 (14/03-14/05)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	13,723	10,430	△ 3,293
売上原価	Cost of sales	10,024	6,804	△ 3,220
売上総利益	Gross profit	3,699	3,625	△ 74
販売費及び一般管理費	Selling, general and administrative expenses	1,802	1,701	△ 101
営業利益	Operating income	1,896	1,924	28
営業外収益	Non-operating income	550	440	△ 110
営業外費用	Non-operating expenses	1,130	1,043	△ 87
経常利益	Ordinary income	1,315	1,320	5
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	1,315	1,320	5
法人税等	Income taxes	△ 15	49	64
当期純利益	Net income	1,331	1,271	△ 60

◆ 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		
	2013/6	2014/6	前年比% YOY Change (%)	2013/6	2014/6	前年比% YOY Change (%)
クレジットサービス Credit Service	46,793	47,522	101.6	4,663	4,841	103.8
リース Leases	3,477	3,514	101.1	1,510	1,767	117.0
ファイナンス Finance	4,621	5,160	111.7	2,306	2,855	123.8
不動産関連 Real-Estate-related	4,185	4,056	96.9	1,909	1,885	98.7
エンタテインメント Entertainment	3,396	2,849	83.9	519	382	73.7
計 Total	62,474	63,102	101.0	10,909	11,733	107.6
セグメント間取引 Inter-segment Transactions	(308)	(258)	—	0	0	—
連結 Consolidated	62,166	62,844	101.1	10,910	11,733	107.6