

2016年3月期 第1四半期

決算資料

Reference Materials for the first quarter ended June 30, 2015

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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	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

FY2015 Q1 Results (2015.4-6)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2015.4~)

- Aiming to become Vietnam's No.1 integrated retail finance business operator, formed a capital and business alliance with HD Bank and established "HD SAISON Finance Company Ltd."
- Boost development of a new commercial facility collaborating with atre co., ltd and Atrium Co.,Ltd. at the west exit of Ebisu station
- Saison expanded its product lineup by bringing China's UnionPay brand to Japan for the first time, while enhancing the service menu for the Neo Money prepaid card.
- The Company established Saison Ventures Co., Ltd., the Japanese card industry's first corporate venture capital firm.
- Sodan-LP.jp, a life-planning advice website for women, opened.

◆ Business Results (2015.4 ~ 6)

()YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'14/6	¥62.8bil.(101%)		¥52.2bil.(103%)
	'15/6	¥68.8bil.(110%)	→	¥55.3bil.(106%)
Ordinary Income	'14/6	¥14.0bil.(106%)		¥11.5bil.(118%)
	'15/6	¥17.7bil.(126%)	→	¥11.4bil.(99%)
Net Income	'14/6	¥10.6bil.(130%)		¥7.8bil.(142%)
	'15/6	¥12.5bil.(118%)	→	¥7.5bil.(96%)

◆ Consolidated Results

Consolidated Results

(Units: Billion yen; times)

	2015/6	2016/3 (estimate)
Ordinary Income	17.7 (YOY 126%)	54.5
Net Income	12.5 (YOY 118%)	35.0
Ratio of consolidated to non-consolidated net income(times)	1.66	1.27
Shareholders' equity ratio	19.4%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units: Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	17.7	11.4	6.2

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)	¥4.65bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥0.41bil.
Concerto Co.,Ltd. (Amusement business) (Real estate rental business)	¥0.59bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.23bil.
Saison Fundex Corporation (Loans)	¥0.49bil.	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.22bil.
Qubitous Co.,Ltd. (Credit card processing service)	¥0.04bil.		

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

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

	2015/6	2016/3 (target)
New card applications	820,000 (105%)	3,400,000 (113%)
New card issued	640,000 (107%)	2,700,000 (114%)
Total cardmembers	25,100,000 <+130,000>	25,600,000 <+630,000>
Active cardmembers	14,710,000 <+130,000>	15,400,000 <+820,000>
Transaction volume	1,113.1 bil. (106%)	4,738.0 bil. (109%)
Card Shopping	1,043.3 bil. (107%)	4,450.0 bil. (109%)
Cash Advances	69.8 bil. (99%)	288.0 bil. (104%)
Shopping revolving balance	306.8 bil. (112%)	312.5 bil. (106%)
Cash advances balance	219.5 bil. (100%)	225.0 bil. (103%)

◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

	2014/6	前年比%	構成比%	2015/6	前年比%	構成比%	2015/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2014/4/1~6/30			2015/4/1~6/30			2014/4/1~2015/3/31		
カードショッピング Credit-card-related shopping services	975,590	106.8	57.5	1,043,313	106.9	56.9	4,089,389	106.1	56.7
カードキャッシング Cash advances	70,773	105.8	4.2	69,857	98.7	3.8	277,025	104.9	3.8
カード事業計 Credit card total	1,046,364	106.7	61.7	1,113,171	106.4	60.7	4,366,415	106.1	60.5
証書ローン Member's Loan	1,087	94.0	0.1	1,364	125.6	0.1	4,003	110.4	0.1
プロセッシング・他社カード代行 Agency services	558,791	102.8	32.9	614,166	109.9	33.5	2,434,824	105.7	33.8
クレジットサービス関連 Credit services related	8,150	112.2	0.5	8,127	99.7	0.4	33,712	112.4	0.5
クレジットサービス事業計 Credit services total	1,614,393	105.3	95.2	1,736,829	107.6	94.7	6,838,955	106.0	94.8
リース事業 Leases	27,368	97.1	1.6	25,824	94.4	1.4	106,801	93.1	1.5
信用保証 Guarantees	30,897	105.5	1.8	35,334	114.4	1.9	137,335	108.8	1.9
不動産担保ローン Mortgage loans	8,663	97.1	0.5	12,104	139.7	0.7	50,459	130.1	0.7
その他 Others	15,207	91.5	0.9	23,943	157.4	1.3	80,633	96.0	1.1
ファイナンス関連 Finance related	23,871	93.5	1.4	36,047	151.0	2.0	131,092	106.8	1.8
ファイナンス事業計 Finance business total	54,768	99.9	3.2	71,382	130.3	3.9	268,427	107.8	3.7
その他の事業 Other businesses	4	103.8	0.0	4	100.4	0.0	19	102.0	0.0
取扱高合計 Volume of new contracts	1,696,535	105.0	100.0	1,834,041	108.1	100.0	7,214,203	105.8	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)

	2014/6	2015/6	前年比% YOY Change (%)	2015/3	対期末増減 Increase/Decrease from 2015/3	前期末比% Change form 2015/3 (%)
カードショッピング Credit-card-related shopping services	853,708	882,679	103.4	891,261	△8,581	99.0
(内 リボルビング) (include revolving)	275,166	306,883	111.5	294,917	11,965	104.1
カードキャッシング Cash advances	219,828	219,583	99.9	218,431	1,152	100.5
カード事業計 Credit card total	1,073,537	1,102,263	102.7	1,109,692	△7,429	99.3
証書ローン Member's Loan	12,269	10,894	88.8	10,868	26	100.2
プロセッシング・他社カード代行 Agency services	84,261	94,682	112.4	101,075	△6,393	93.7
クレジットサービス関連 Credit services rerated	645	557	86.4	563	△6	98.9
クレジットサービス事業計 Credit services total	1,170,714	1,208,397	103.2	1,222,200	△13,802	98.9
リース事業 Leases	44,224	48,859	110.5	48,157	702	101.5
信用保証 Guarantees	1,120 (218,316)	1,240 (243,658)	110.7 (111.6)	1222 (240,206)	18 3,452	101.5 (101.4)
不動産担保ローン Mortgage loans	45,048	82,132	182.3	72,116	10,016	113.9
その他 Others	18,415	25,903	140.7	31,437	△5,533	82.4
ファイナンス関連 Finance related	63,464	108,036	170.2	103,553	4,483	104.3
ファイナンス事業計 Finance business total	64,585 (281,781)	109,277 (351,695)	169.2 (124.8)	104,775 (343,759)	4,501 7,935	104.3 (102.3)
割賦売掛金残高計 Installment accounts recievable	1,279,523 (1,496,719)	1,366,534 (1,608,952)	106.8 (107.5)	1,375,133 (1,614,117)	△8,598 △5,164	99.4 (99.7)
リース投資資産 Leased investment assets	226,379	226,366	100.0	226,109	256	100.1

◆ 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800億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥80bil. (monthly payment).

単位: 百万円 / (¥ Million)

	2014/6	2015/6	前年比% YOY Change (%)	2015/3	対期末増減 Increase/Decrease from 2015/3	前期末比% Change form 2015/3 (%)
カードショッピング Credit-card-related shopping services	900,708	962,679	106.9	934,261	28,418	103.0

◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2014/6	前年比% YOY Change (%)	構成比% % of Total	2015/6	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	26,676	105.6	51.0	28,361	106.3	51.2	110,583	105.4	50.4
カードキャッシング Cash advances	8,387	95.6	16.0	8,551	101.9	15.4	33,551	99.3	15.3
カード事業計 Credit card total	35,063	103.0	67.1	36,912	105.3	66.6	144,135	103.9	65.7
証書ローン Member's Loan	373	80.5	0.7	326	87.5	0.6	1,409	83.0	0.6
プロセッシング・他社カード代行 Agency services	5,634	105.1	10.8	6,142	109.0	11.1	26,505	122.5	12.1
クレジットサービス関連 Credit services related	1,932	104.0	3.7	2,092	108.3	3.8	8,112	103.0	3.7
クレジットサービス事業計 Credit services total	43,005	103.1	82.3	45,474	105.7	82.1	180,163	106.0	82.1
リース Leases	3,514	101.1	6.7	3,431	97.6	6.2	13,943	97.7	6.4
信用保証 Guarantees	3,332	115.0	6.4	3,688	110.7	6.7	13,933	113.2	6.4
不動産担保ローン Mortgage loans	643	105.7	0.5	976	151.7	1.8	3,792	190.0	1.7
その他 Others	238	101.1	1.2	375	157.3	0.7	1,203	109.2	0.5
ファイナンス関連 Finance related	882	104.4	1.7	1,351	153.2	2.4	4,995	161.3	2.3
ファイナンス事業計 Finance business total	4,214	112.6	8.1	5,040	119.6	9.1	18,928	122.9	8.6
その他の事業 Other business	4	125.2	0.0	4	100.5	0.0	17	121.8	0.0
金融収益 Financial revenue	1,528	95.7	2.9	1,446	94.7	2.6	6,283	100.7	2.9
営業収益計 Total operating revenue	52,266	103.4	100.0	55,397	106.0	100.0	219,336	106.5	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.

	2014/6	前年比% YOY Change (%)	構成比% % of Total	2015/6	前年比% YOY Change (%)	構成比% % of Total	2015/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	16,239	106.0	60.9	16,958	104.4	59.8	67,572	104.2	61.1
リボ残高収益 Revenues from Revolving Credit	8,486	105.3	31.8	9,400	110.8	33.1	35,310	108.2	31.9
年会費 Annual membership Fees	1,950	103.8	7.3	2,002	102.7	7.1	7,699	103.6	7.0
合計 Total	26,676	105.6	100.0	28,361	106.3	100.0	110,583	105.4	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)

	2014/6	増減 Increase/Decrease	前年比% YOY Change (%)	2015/6	増減 Increase/Decrease	前年比% YOY Change (%)	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	7,294	93	101.3	8,072	778	110.7	31,359	1,524	105.1
貸倒引当金繰入額 Provision for losses on accounts receivable	2,996	△ 296	91.0	3,996	999	133.4	12,293	2,986	132.1
利息返還損失引当金繰入額 Provision for losses for interest repayment	-	△ 61	0.0	-	-	-	8,836	△ 1,267	87.5
債務保証損失引当金繰入額 Provision for losses on guarantees	1,059	118	112.6	1,235	176	116.6	4,101	606	117.4
役員報酬 Directors' and statutory auditors' compensation	88	△ 14	85.7	100	12	114.0	438	16	103.9
従業員給料及び賞与 Employees' salaries and bonuses	4,157	98	102.4	4,413	255	106.1	17,013	492	103.0
賞与引当金繰入額 Provision for bonus payable	450	△ 10	97.7	480	30	106.7	1,392	44	103.3
退職給付費用 Retirement provisions	106	△ 6	94.3	116	10	109.6	451	7	101.7
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	27	2	109.5	23	△ 4	83.9	127	7	105.8
福利厚生費 Health and welfare benefits	686	4	100.7	734	48	107.1	2,802	119	104.5
通信交通費 Communication and travel expenses	3,038	△ 21	99.3	2,945	△ 93	96.9	11,633	△ 154	98.7
租税公課 Taxes	1,163	302	135.2	1,374	211	118.2	5,116	1,698	149.7
賃借料 Rental fees	353	△ 5	98.4	356	2	100.8	1,367	△ 7	99.5
支払手数料 Fees paid	14,919	△ 148	99.0	16,276	1,357	109.1	64,306	4,050	106.7
減価償却費 Depreciation expenses	1,205	△ 39	96.8	809	△ 396	67.1	3,945	△ 936	80.8
その他 Others	1,230	△ 46	96.4	1,217	△ 13	98.9	4,715	△ 215	95.6
合計 Total	38,776	△ 31	99.9	42,152	3,375	108.7	169,899	8,972	105.6

◆ 貸倒償却の実額 / Credit Losses

単位:百万円/(¥ Million)

	2014/6	増減 Increase/Decrease	前年比% YOY Change (%)	2015/6	増減 Increase/Decrease	前年比% YOY Change (%)	2015/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	5,536	△ 1,447	79.3	5,122	△ 413	92.5	22,956	△ 4,657	83.1

◆ 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)

2015/3			
変動金利資産 Variable-rate assets	498	変動金利負債 Variable-rate liabilities	546 (559)
準固定金利資産 Semi-fixed-rate assets	529	固定金利負債 Fixed-rate liabilities	959 (989)
固定金利資産 Fixed-rate assets	267	非金利負債 Non-interest-bearing liabilities	393
非金利資産 Non-interest-earning assets	993 (1,036)	資本 Shareholder's equity	388
資産合計 Total assets	2,288 (2,331)	負債・資本合計 Total liabilities and shareholder's equity	2,288 (2,331)

GAP額 GAP amount	48 61
GAP率 GAP rate	2.1% (2.6%)

単位:10億円/(¥ Billion)

2015/6			
変動金利資産 Variable-rate assets	503	変動金利負債 Variable-rate liabilities	555 (605)
準固定金利資産 Semi-fixed-rate assets	533	固定金利負債 Fixed-rate liabilities	943 (973)
固定金利資産 Fixed-rate assets	266	非金利負債 Non-interest-bearing liabilities	384
非金利資産 Non-interest-earning assets	975 (1,055)	資本 Shareholder's equity	395
資産合計 Total assets	2,279 (2,359)	負債・資本合計 Total liabilities and shareholder's equity	2,279 (2,359)

GAP額 GAP amount	51 (101)
GAP率 GAP rate	2.3% (4.3%)

◆ 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				
	2015/3	前年比% YOY Change (%)	2016/3	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	197,891	105.1	207,000	104.6	76.6
リース事業収益 Income from the leases business	13,911	97.7	14,300	102.8	5.2
ファイナンス事業利益 Income from the finance business	22,809	119.3	23,800	104.3	8.9
不動産関連事業利益 Income from the real estate related business	13,067	103.7	11,800	90.3	4.4
エンタテインメント事業利益 Income from the entertainment business	10,965	84.3	10,800	98.5	4.0
金融収益 Financial revenue	430	119.4	300	69.8	0.1
営業収益合計 Operating revenue	259,076	104.6	268,000	103.4	100.0

	2015/3	前年比% YOY Change (%)	2016/3	前年比% YOY Change (%)
営業費用 Operating expenses	218,915	103.6	218,000	99.6
営業利益 Operating income	40,161	110.5	50,000	124.5
経常利益 Ordinary income	43,687	98.4	54,500	124.8
当期純利益 Net income	12,628	49.4	35,000	277.1

◆ 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		
	2016/3	前年比% YOY Change (%)	構成比% % of Total	2016/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	4,450,000	108.8	57.1	118,900	107.5	51.7
カードキャッシング Cash advances	288,000	104.0	3.7	33,900	101.0	14.7
カード事業計 Credit card total	4,738,000	108.5	60.8	152,800	106.0	66.4
証書ローン Member's Loan	5,500	137.4	0.1	1,300	92.3	0.6
プロセッシング・他社カード代行 Agency services	2,600,000	106.8	33.4	26,200	98.8	11.4
クレジットサービス関連 Credit services related business	34,000	100.9	0.4	9,350	115.3	4.1
クレジットサービス事業計 Credit services total	7,377,500	107.9	94.7	189,650	105.3	82.5
リース 事業 Leases	120,000	112.4	1.5	14,350	102.9	6.2
信用保証 Guarantees	148,000	107.8	1.9	15,300	109.8	6.7
不動産担保ローン Mortgage loans	60,000	118.9	0.8	3,800	100.2	1.7
その他 Others	82,000	101.7	1.1	1,300	108.0	0.6
ファイナンス関連 Finance related business	142,000	108.3	1.8	5,100	102.1	2.2
ファイナンス事業計 Finance business total	290,000	108.0	3.7	20,400	107.8	8.9
金融収益 Financial revenue				5,600	89.1	2.4
合計 Total	7,787,500	107.9	100.0	230,000	104.9	100.0

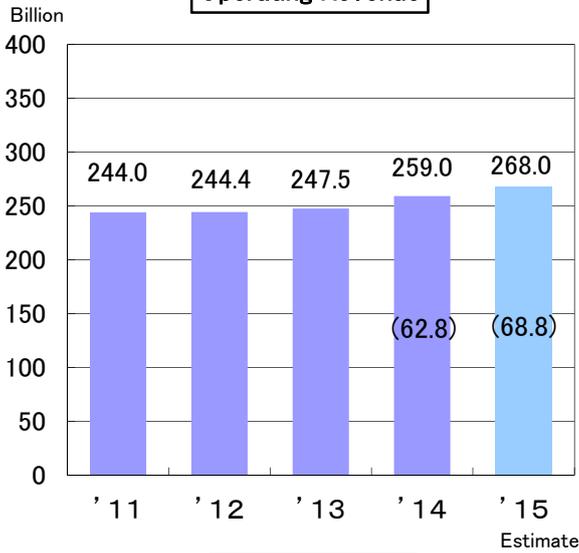
	2015/3	前年比% YOY Change (%)	2016/3	前年比% YOY Change (%)
販管費 SG&A expenses	169,899	105.6	173,700	102.2
金融費用 Financial expenses	14,066	93.0	13,000	92.4
計 Total	183,966	104.5	186,700	101.5
営業利益 Operating income	35,370	118.6	43,300	122.4
経常利益 Ordinary income	38,449	110.3	46,000	119.6
当期純利益 Net income	11,315	60.7	27,500	243.0

◆ Operating Results

() 1Q results

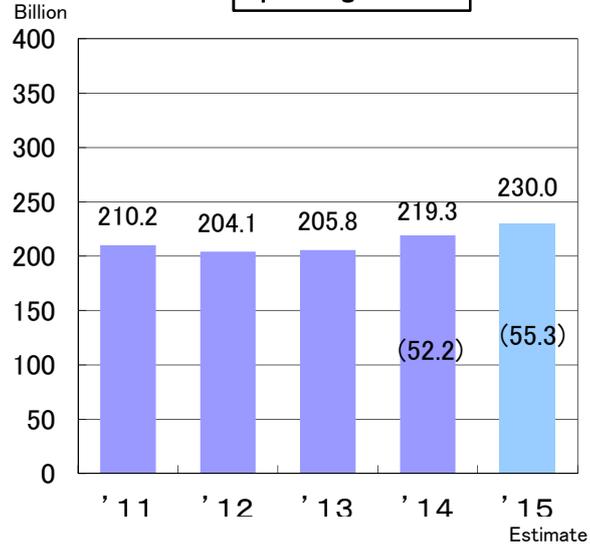
Consolidated

Operating Revenue

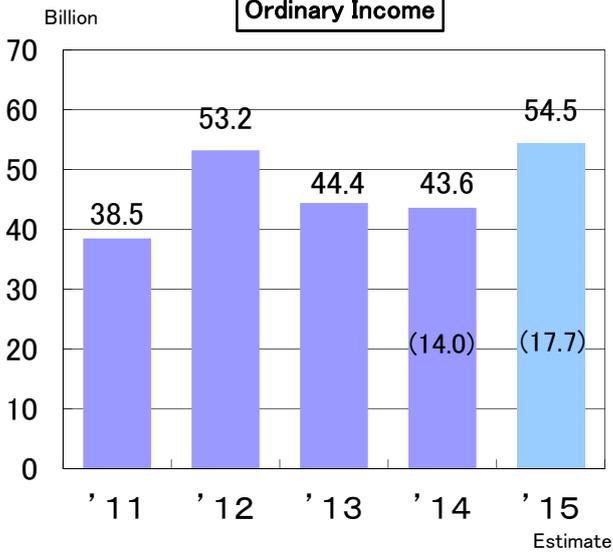


Non-consolidated

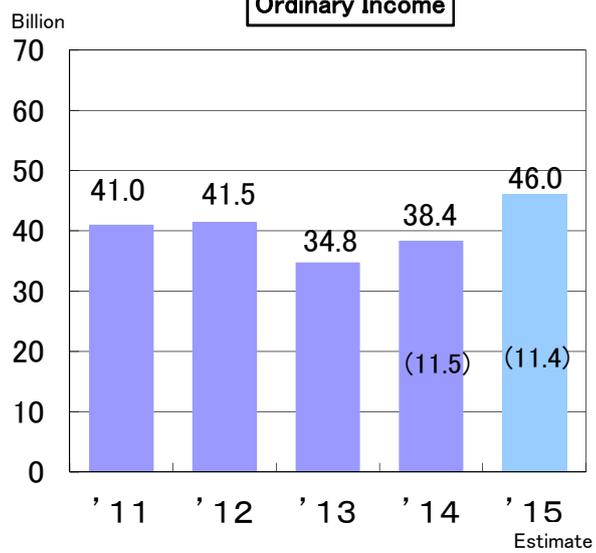
Operating Revenue



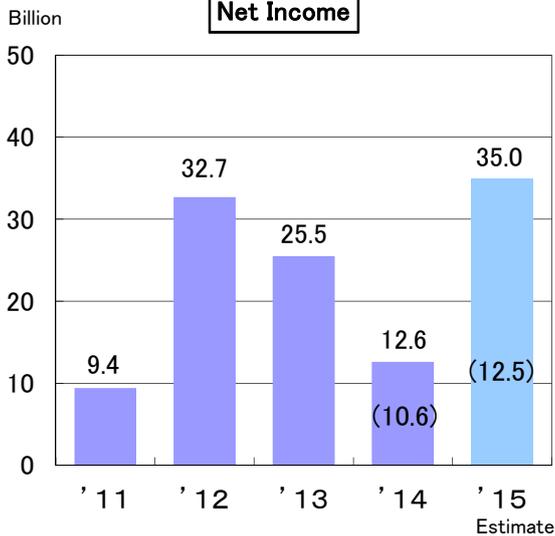
Ordinary Income



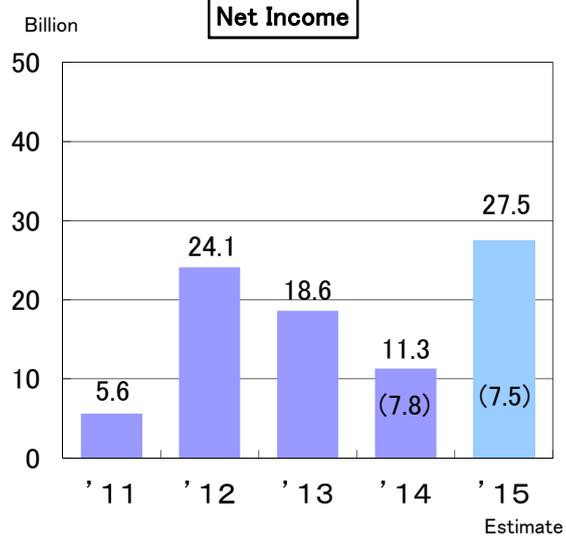
Ordinary Income



Net Income

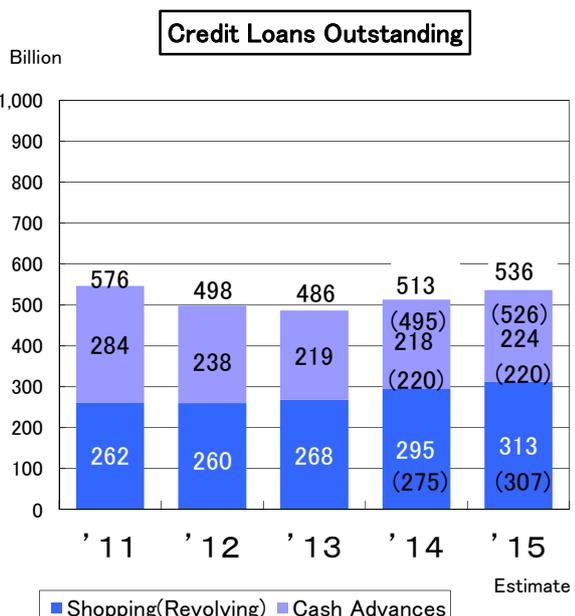
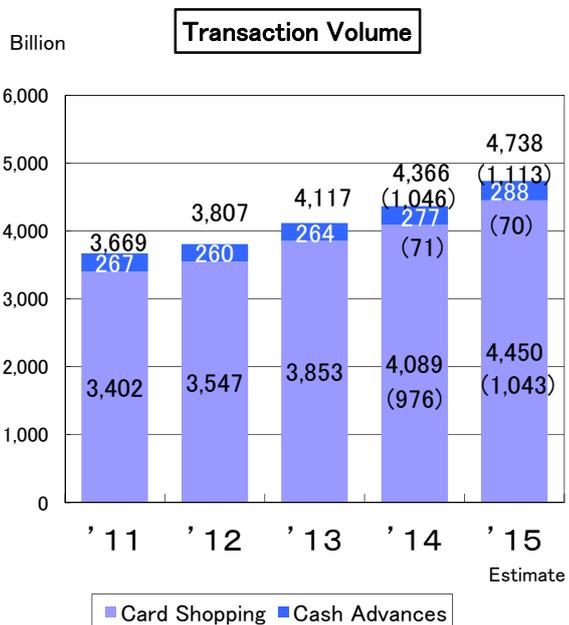
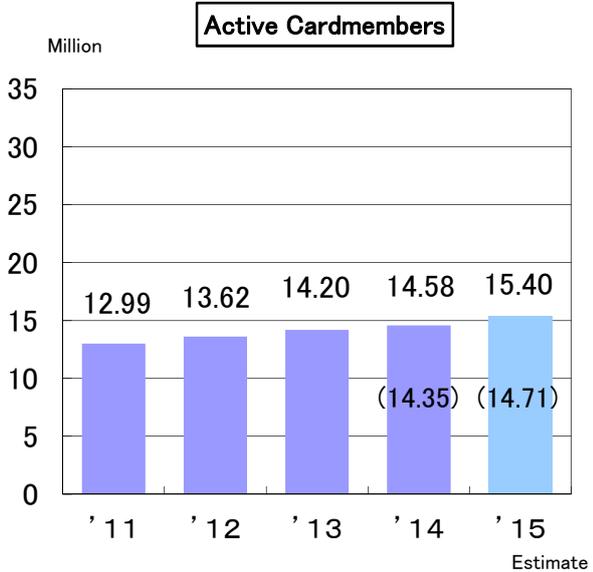
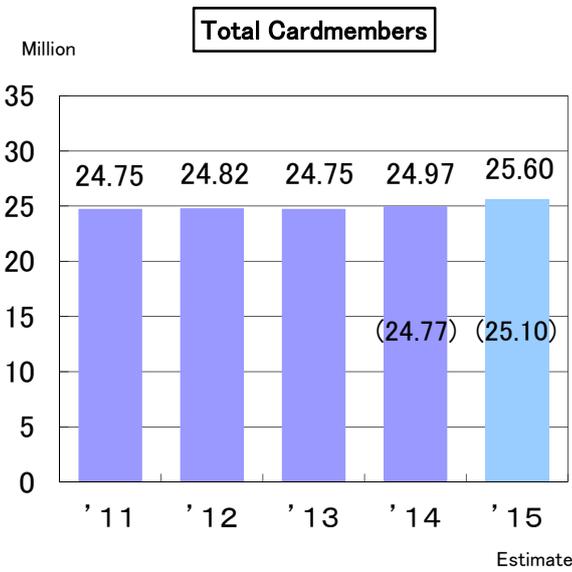
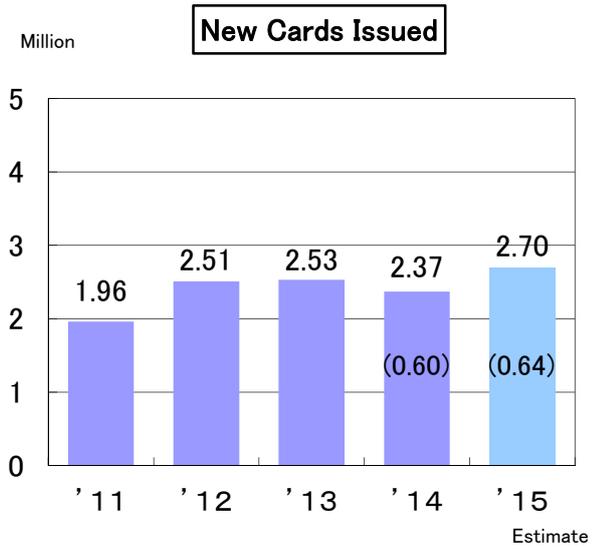
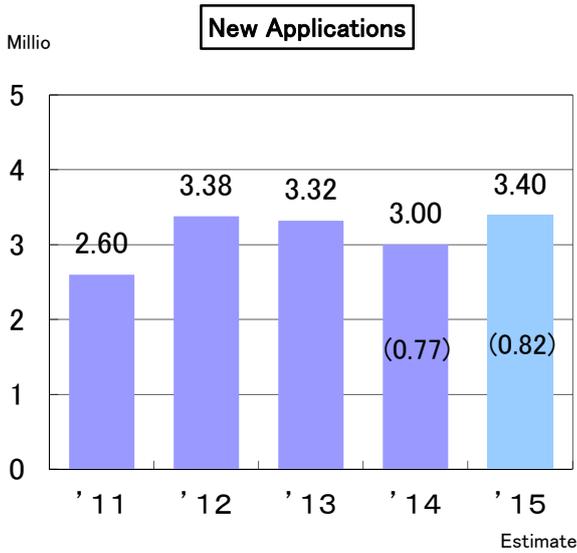


Net Income



◆ Main Indices (Non-consolidated)

() 1Q results

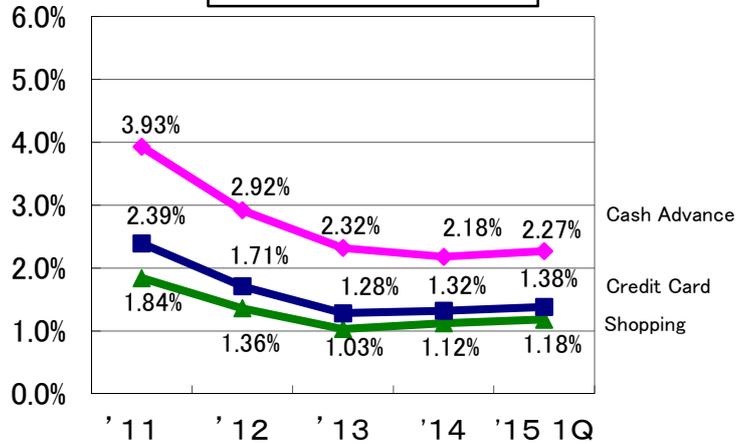


◆ Credit Riskn Trends

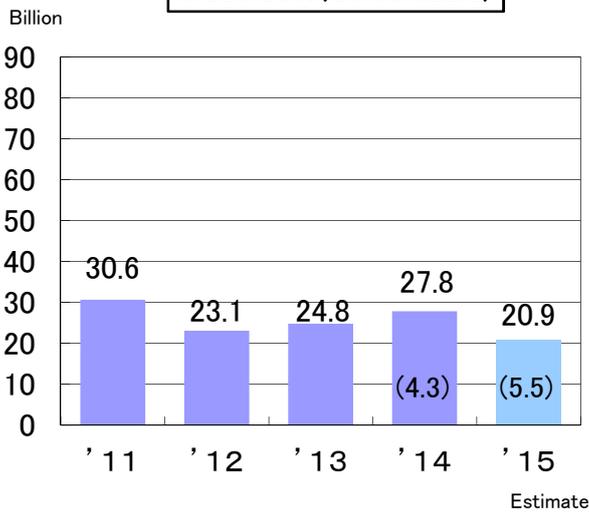
Delinquency of over 90 days (Consolidated)



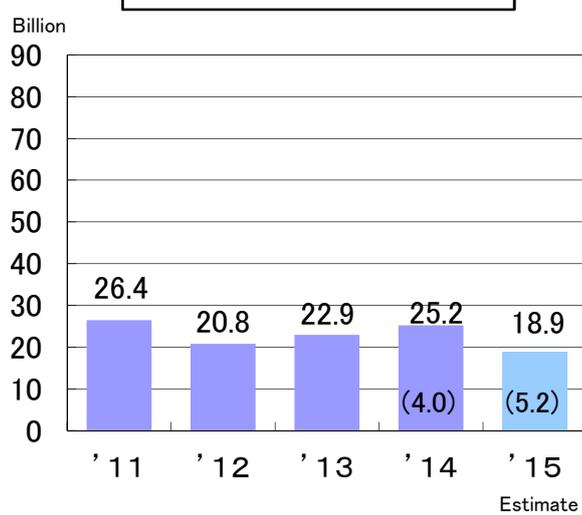
Delinquency of over 90 days (Non-consolidated)



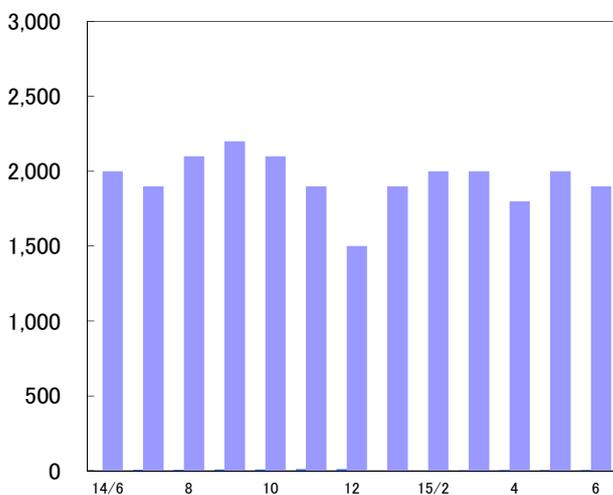
Credit Cost (Consolidated)



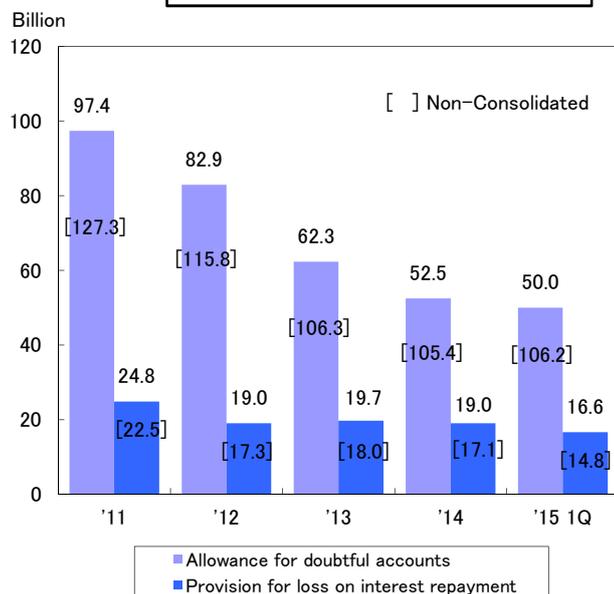
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



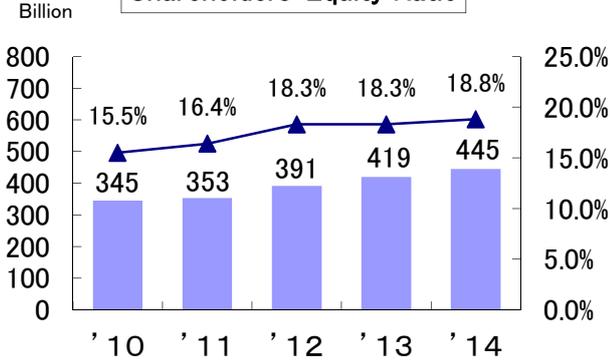
**Allowance for doubtful accounts
Provision for loss on interest repayment**



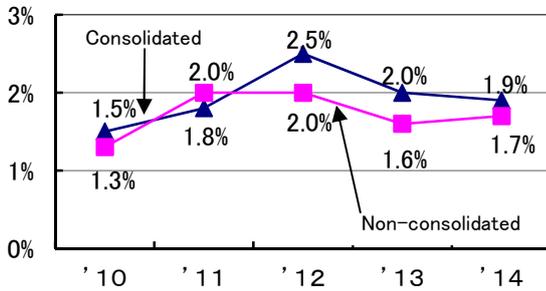
◆ Financial Indices

Consolidated

Shareholders' Equity Ratio

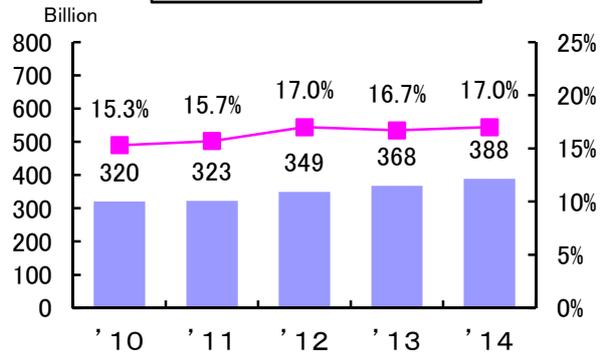


R O A (Ordinary Income Basis)

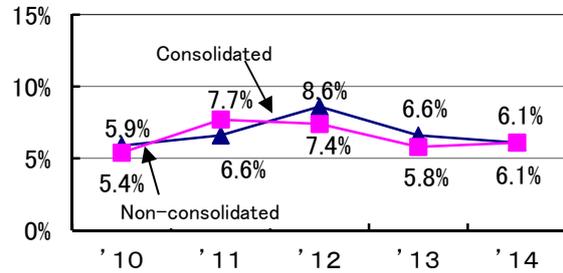


Non-consolidated

Shareholders' Equity Ratio

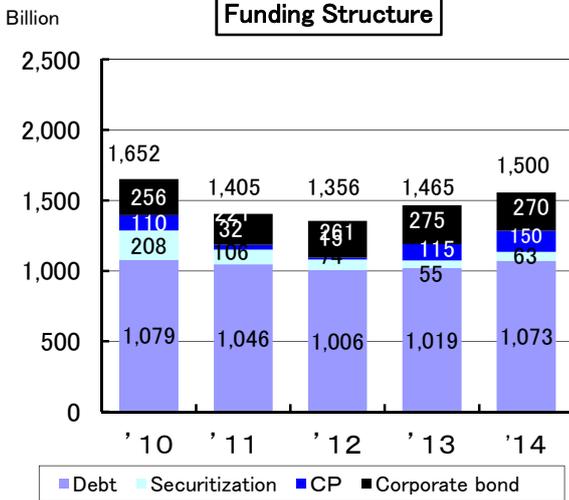


R O E (Adjusted)

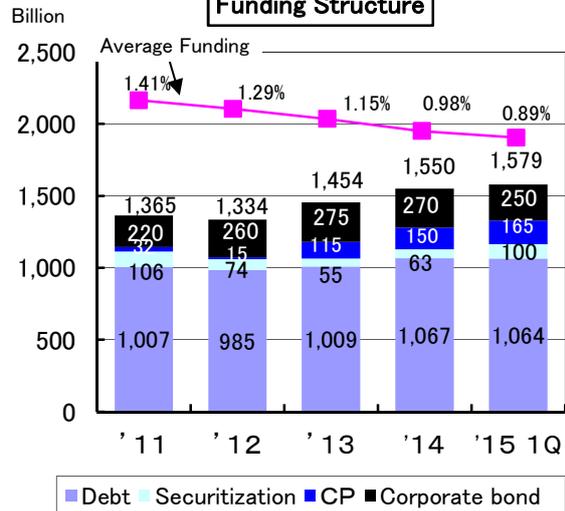


*ROE (Adjusted) is calculated to assume that return is based on ordinary income (excluding extraordinary income/loss) with

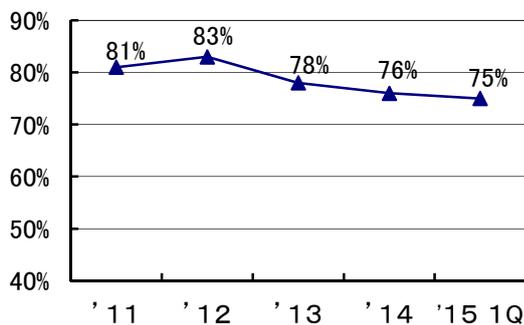
Funding Structure



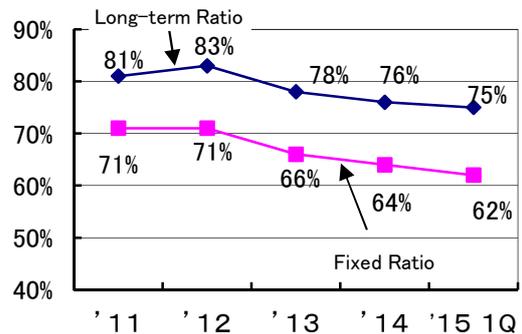
Funding Structure



Long-term Ratio



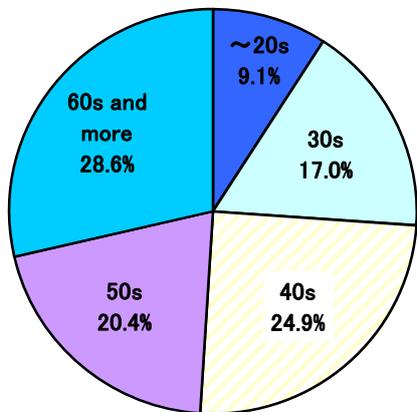
Long-term Ratio/Fixed Ratio



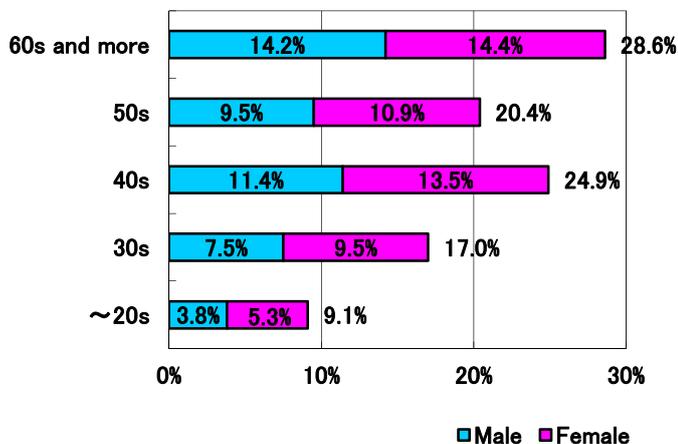
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2015

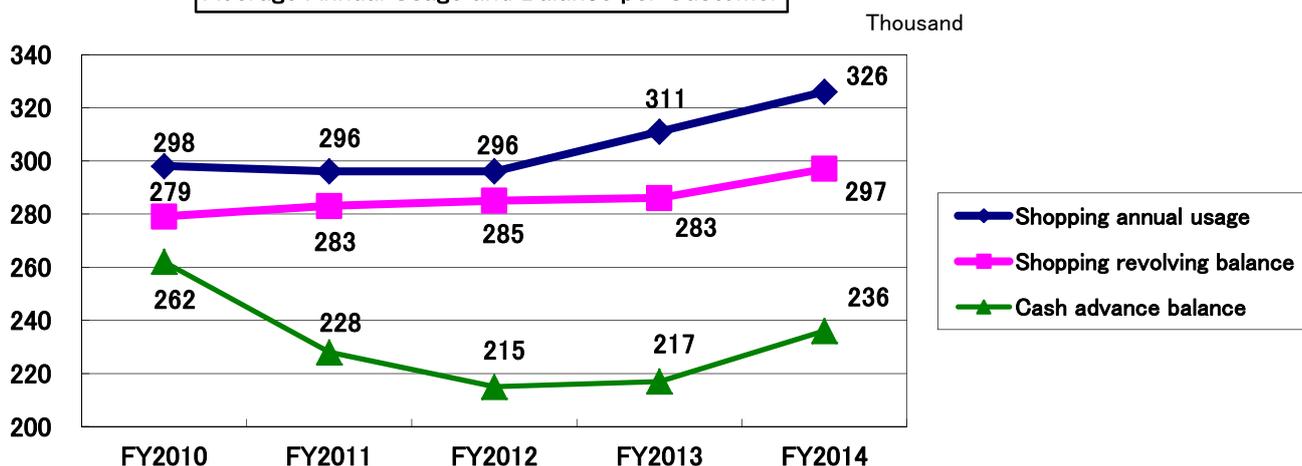
Share by Age



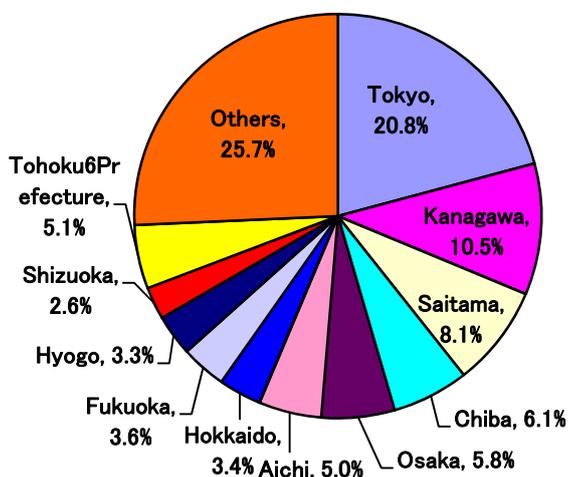
Share by Age and Sex



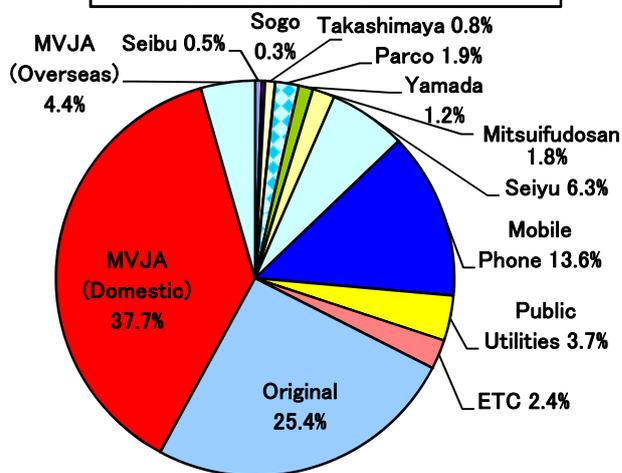
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2015年6月30日現在)
Balance Sheets (As of June 30, 2015)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term	2015年6月			Term	2015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	(1,853,204)	(1,825,824)	(27,380)	流動負債 Current liabilities	(888,485)	(869,664)	(18,821)
現金及び預金 Cash and deposits	57,437	43,793	13,644	支払手形及び買掛金 Notes and accounts payable-trade	226,738	226,448	289
割賦売掛金 Accounts receivable-installment	1,440,378	1,366,534	73,843	短期借入金 Short-term loans payable	229,160	228,960	200
リース投資資産 Lease investments assets	226,289	226,366	△ 76	一年以内に返済予定の長期借入金 Current portion of long-term loans payable	123,060	120,200	2,860
営業投資有価証券 Operational investment securities	23,383	23,383	—	一年以内に償還予定の社債 Current portion of bonds	70,212	70,000	212
たな卸資産 Inventory	103,436	1,220	102,215	コマーシャル・ペーパー Commercial paper	165,000	165,000	—
繰延税金資産 Deferred income taxes	14,448	13,951	496	一年以内に返済予定の債権 Current portion of long-term loans payable under credit fluidity	—	—	—
短期貸付金 Short-term loans	6,997	164,886	△ 157,889	流動化借入金 Leases Obligations	801	621	180
その他の Other trade receivables	24,683	23,093	1,590	リース債務 Leases Obligations	801	621	180
貸倒引当金 Allowance for doubtful accounts	△ 44,598	△ 37,405	△ 7,192	未払法人税等 Income taxes payable	7,735	6,693	1,041
				賞与引当金 Provision for bonuses	1,723	480	1,242
				役員賞与引当金 Provision for directors' bonuses	29	23	6
				利息返還損失引当金 Provision for loss on interest repayment	8,875	8,119	755
				商品券回収損失引当金 Allowance for loss on collecting gift tickets	157	157	—
				資産除去債務 Asset retirement obligations	415	—	415
				割賦利益繰延 Deferred installment income	7,568	7,568	—
				その他の Others	47,008	35,391	11,616
固定資産 Noncurrent assets	(515,554)	(452,645)	(62,909)	固定負債 Long-term liabilities	(1,021,682)	(1,013,758)	(7,923)
有形固定資産 Property, plant and equipment	(58,671)	(15,926)	(42,744)	社債 Bonds payable	180,000	180,000	—
建物 Buildings	21,327	5,910	15,417	長期借入金 Long-term loans payable	717,259	715,179	2,080
土地 Land	29,568	6,904	22,664	債権流動化借入金 Long-term loans payable under credit fluidity	20,000	20,000	—
リース資産 Equipment for lease	1,976	1,365	611	リース債務 Leases Obligations	1,093	901	191
建設仮勘定 Construction in progress	996	215	780	債務保証損失引当金 Provision for loss on guarantees	4,633	4,473	160
その他の Others	4,801	1,531	3,270	ポイント引当金 Provision for point card certificates	84,016	84,016	—
無形固定資産 Intangible assets	(154,859)	(80,436)	(74,422)	利息返還損失引当金 Provision for loss on interest repayment	7,726	6,763	962
借地権 Leaseholds	970	14	956	資産除去債務 Asset retirement obligations	416	—	416
ソフトウェア Software	5,604	3,176	2,427	その他の Others	6,537	2,424	4,112
リース資産 Equipment for lease	233	233	—				
建設仮勘定 Construction in progress	147,771	76,768	71,003	負債合計 Total Liabilities	1,910,167	1,883,423	26,744
その他の Others	280	244	35	(純資産の部) (Net assets)			
投資その他の資産 Investments and other assets	(302,023)	(356,282)	(△ 54,258)	株主資本 Shareholders' equity	(408,462)	(358,508)	(49,953)
投資有価証券 Long-term investment securities	169,938	153,368	16,570	資本金 Capital stock	75,929	75,929	—
長期貸付金 Long-term loans	11,224	218,668	△ 207,443	資本剰余金 Capital surplus	85,634	84,100	1,534
長期前払費用 Long-term prepaid expense	476	919	△ 442	利益剰余金 Retained earnings	251,951	203,247	48,703
差入保証金 Lease deposits	4,714	1,534	3,179	自己株式 Treasury common stock	△ 5,052	△ 4,768	△ 284
整理事業関連資産 Liquidation business assets	66,540	—	66,540	評価・換算差額等 Valuation and translation adjustments	(50,799)	(37,218)	(13,580)
繰延税金資産 Deferred income taxes	52,070	49,538	2,532	その他有価証券評価差額金 Valuation difference on available-for-sale securities	51,640	38,060	13,580
その他の Others	2,528	1,145	1,383	繰延ヘッジ損益 Deferred gains or (losses) on hedges	△ 841	△ 841	—
貸倒引当金 Allowance for doubtful accounts	△ 5,471	△ 68,892	63,421	新株予約権 Stock Option	0	—	0
				非支配株主持分 Non-controlling interests	10	—	10
繰延資産 Deferred assets	(681)	(681)	(—)	純資産合計 Net assets	459,271	395,727	63,544
社債発行費 Bond issue cost	681	681	—	負債及び純資産合計 Total Liabilities and Net assets	2,369,439	2,279,150	90,289
資産合計 Total assets	2,369,439	2,279,150	90,289				

(参考) 損益計算書 (2015年4月1日 ~ 2015年6月30日)
Statements of Income (From April 1, 2015 to June 30, 2015)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term 科目 Item	2015年6月 連結損益計算書 Consolidated (A)		2015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	49,717		45,474		4,242	
リース事業収益 Income from the leases business	3,423		3,431		△ 7	
ファイナンス事業収益 Income from the finance business	6,023		5,040		983	
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	19,711		4		19,706	
不動産関連事業原価 Cost of the real estate business	12,893	6,818	0	4	12,892	6,813
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	15,044		-		15,044	
エンタテインメント事業原価 Cost of the entertainment business	12,250	2,793	-		12,250	2,793
金融収益 Financial revenues		76		1,446	△ 1,370	
計 Total	68,853	100.0%	55,397	100.0%	13,456	124.3%
営業費用 Operating expenses						
販売費及び一般管理費 Selling, general and administrative expenses	50,975	74.0%	42,152	76.1%	8,823	120.9%
金融費用 Financial expenses	2,962	4.3%	3,235	5.8%	△ 272	91.6%
計 Total	53,938	78.3%	45,387	81.9%	8,550	118.8%
営業利益 Operating income	14,915	21.7%	10,010	18.1%	4,905	149.0%
営業外収益 Non-operating income	2,837	4.1%	1,439	2.6%	1,398	197.1%
営業外費用 Non-operating expenses	43	0.1%	29	0.1%	14	148.3%
経常利益 Ordinary income	17,709	25.7%	11,420	20.6%	6,288	155.1%
特別利益 Extraordinary income	336	0.5%	113	0.2%	222	296.3%
特別損失 Extraordinary loss	15	0.0%	3	0.0%	12	498.1%
税金等調整前当期純利益 Income before income taxes and minority interests	18,029	26.2%	11,530	20.8%	6,499	156.4%
法人税、住民税及び事業税 Income taxes-current	7,395		6,196		1,199	
法人税等調整額 Income taxes-deferred	△ 1,974	5,421	△ 2,213	3,982	238	1,438
非支配株主に帰属する四半期純利益 Profit attributable to non-controlling interests		48		-	48	-
当期純利益 Net income	12,560	18.2%	7,547	13.6%	5,012	166.4%

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	19.4%	17.4%
総資産利益率 ROA	0.53%	0.33%
自己資本利益率 ROE	2.78%	1.93%
連単倍率 Consolidated/Non-consolidated	1.66	

貸借対照表 (2015年5月31日現在)

Balance Sheet (As of May 31, 2015)

Term	2015年2月 February, 2015	2015年5月 May, 2015	増減 Increase/Decrease	Term	2015年2月 February, 2015	2015年5月 May, 2015	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	110,855	105,342	△ 5,512	(負債の部) 流動負債	(Liabilities) Current liabilities	265,126	252,578	△ 12,547
現金及び預金	Cash and deposits	3,532	2,407	△ 1,124	支払手形及び買掛金	Notes and accounts payable-trade	482	259	△ 223
受取手形及び営業未収入金	Notes and operating accounts receivable	271	315	43	短期借入金	Short-term loans payable	258,858	247,158	△ 11,700
たな卸資産	Inventories	103,498	100,855	△ 2,643	未払金・未払費用	Accounts payable-other and accrued expenses	425	421	△ 3
求償債権	Guarantor's claims	5,752	2,510	△ 3,242	預り保証金	Guarantee deposited	1,368	1,280	△ 88
短期貸付金	Short-term loans receivable	54	52	△ 1	その他	Others	3,991	3,459	△ 532
その他	Other	2,174	2,163	△ 10					
貸倒引当金	Allowance for doubtful accounts	△ 4,428	△ 2,961	1,467					
固定資産	Noncurrent assets	88,685	85,280	△ 3,405	固定負債	Noncurrent liabilities	1,116	1,098	△ 17
有形固定資産	Property, plant and equipment	18,901	19,343	442	瑕疵保証引当金	Provision for guarantees for defects	8	6	△ 2
無形固定資産	Intangible assets	58	55	△ 3	預り保証金	Guarantee deposited	561	560	△ 1
投資その他の資産	Investments and other assets	69,725	65,881	△ 3,844	その他	Other	546	532	△ 13
整理事業関連資産	Liquidation business assets	74,539	68,641	△ 5,897					
その他	Other	2,759	2,687	△ 71					
貸倒引当金	Allowance for doubtful accounts	△ 7,572	△ 5,448	2,124					
					負債合計	Total liabilities	266,242	253,677	△ 12,565
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 66,711	△ 63,063	3,647
					資本金	Capital stock	75	75	-
					資本剰余金	Capital surplus	880	880	-
					利益剰余金	Retained earnings	△ 67,667	△ 64,019	3,647
					評価・換算差額等	Valuation and translation adjustments	9	9	-
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	9	9	-
					純資産合計	Total net assets	△ 66,702	△ 63,054	3,647
資産合計	Total assets	199,540	190,623	△ 8,917	負債純資産合計	Total liabilities and net assets	199,540	190,623	△ 8,917

損益計算書 (2015年3月1日 ~ 2015年5月31日)

Statement of Income (March 1, 2015 to May 31, 2015)

(単位:百万円)

(Millions of yen)

Term		2014年5月 (14/03-14/05)	2015年5月 (15/03-15/05)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	10,430	19,726	9,296
売上原価	Cost of sales	6,804	13,209	6,405
売上総利益	Gross profit	3,625	6,517	2,891
販売費及び一般管理費	Selling, general and administrative expenses	1,701	1,932	230
営業利益	Operating income	1,924	4,584	2,660
営業外収益	Non-operating income	440	759	318
営業外費用	Non-operating expenses	1,043	947	△ 96
経常利益	Ordinary income	1,320	4,396	3,075
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	1,320	4,397	3,076
法人税等	Income taxes	49	749	699
当期純利益	Net income	1,271	3,647	2,376

◆ 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		
	2014/6	2015/6	前年比% YOY Change (%)	2014/6	2015/6	前年比% YOY Change (%)
クレジットサービス Credit Service	47,522	50,029	105.3	4,841	5,497	113.6
リース Leases	3,514	3,431	97.6	1,767	1,343	76.0
ファイナンス Finance	5,160	6,023	116.7	2,855	3,275	114.7
不動産関連 Real-Estate-related	4,056	6,822	168.2	1,885	4,414	234.1
エンタテインメント Entertainment	2,849	2,794	98.1	382	382	100.1
計 Total	63,102	69,101	109.5	11,733	14,914	127.1
セグメント間取引 Inter-segment Transactions	(258)	(248)	—	0	0	—
連結 Consolidated	62,844	68,853	109.6	11,733	14,915	127.1