

2016年3月期 第2四半期

決算資料

Reference Materials for the second quarter ended September 30, 2015

2015年 11月 9日

November 9, 2015



Public Relations Office

81-3-3982-0700

CREDIT SAISON CO., LTD.

単体の営業報告

Materials Related to Business Report

<input type="checkbox"/> 取扱高の実績	Volume of New Contracts	1
<input type="checkbox"/> 営業資産残高の実績	Operating Assets	2
<input type="checkbox"/> 営業収益の実績	Operating Revenue	3
<input type="checkbox"/> 販売費及び一般管理費の実績	Selling, General and Administrative Expenses	4
<input type="checkbox"/> 金利感応度によるバランスシートの構造	Interest Rate Structure of Assets and Liabilities	5

業績予測に関する資料

Materials Related to Performance Estimates

<input type="checkbox"/> 連結業績予測	Performance Estimates (Consolidated)	6
<input type="checkbox"/> 単体業績予測	Performance Estimates (Non-Consolidated)	7
<input type="checkbox"/> (株)クレディセゾン関係会社 経営数値	Financial Highlights for Credit Saison's Affiliates and Consolidated Subsidiaries	8,9

ファクトブック

Fact Book

<input type="checkbox"/> 経営成績	Operating Results	10
<input type="checkbox"/> カード主要指標	Main Indices (Non-consolidated)	11
<input type="checkbox"/> 債権リスク	Credit Risk Trends	12
<input type="checkbox"/> 財務指標	Funding Structure	13
<input type="checkbox"/> カード属性・利用動向	Cardholders Attribute and Usage	14
<input type="checkbox"/> 資本提携実績	Results of Card Companies with Capital Alliances	15

参考資料

For Reference

<input type="checkbox"/> 貸借対照表	Balance Sheets	16
<input type="checkbox"/> 損益計算書	Statements of Income	17
<input type="checkbox"/> (株)アトリウムの貸借対照表	Atrium Co. Ltd. Balance Sheets	18
<input type="checkbox"/> (株)アトリウムの損益計算書	Atrium Co. Ltd. Statements of Income	19
<input type="checkbox"/> (株)セゾンファンデックスの貸借対照表	Saison Fundex Corporation Balance Sheets	20
<input type="checkbox"/> (株)セゾンファンデックスの損益計算書	Saison Fundex Corporation Statements of Income	21

◆ 取扱高の実績 / Volume of New Contracts

単位：百万円／(¥ Million)

	2014/9	前年比%	構成比%	2015/9	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
	2014/4/1～9/30			2015/4/1～9/30			2014/4/1～2015/3/31		
カードショッピング Credit-card-related shopping services	1,989,301	108.0	57.1	2,091,296	105.1	56.8	4,089,389	106.1	56.7
カードキャッシング Cash advances	139,884	107.1	4.0	136,973	97.9	3.7	277,025	104.9	3.8
カード事業計 Credit card total	2,129,186	107.9	61.1	2,228,269	104.7	60.5	4,366,415	106.1	60.5
証書ローン Member's Loan	2,001	110.1	0.1	2,449	122.4	0.1	4,003	110.4	0.1
プロセッシング・他社カード代行 Agency services	1,158,601	106.2	33.2	1,231,014	106.2	33.4	2,434,824	105.7	33.8
クレジットサービス関連 Credit services related	16,733	114.3	0.5	16,797	100.4	0.5	33,712	112.4	0.5
クレジットサービス事業計 Credit services total	3,306,523	107.3	94.9	3,478,531	105.2	94.5	6,838,955	106.0	94.8
リース事業 Leases	55,517	96.9	1.6	52,856	95.2	1.4	106,801	93.1	1.5
信用保証 Guarantees	67,013	104.8	1.9	71,536	106.7	1.9	137,335	108.8	1.9
不動産担保ローン Mortgage loans	26,793	137.6	0.8	35,663	133.1	1.0	50,459	130.1	0.7
その他 Others	29,539	100.3	0.8	43,359	146.8	1.2	80,633	96.0	1.1
ファイナンス関連 Finance related	56,333	115.1	1.6	79,023	140.3	2.2	131,092	106.8	1.8
ファイナンス事業計 Finance business total	123,346	109.3	3.5	150,559	122.1	4.1	268,427	107.8	3.7
その他の事業 Other businesses	9	102.2	0.0	9	101.4	0.0	19	102.0	0.0
取扱高合計 Volume of new contracts	3,485,397	107.2	100.0	3,681,957	105.6	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機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)

	2014/9	2015/9	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	863,680	923,632	106.9	891,261	32,371	103.6
(内 リボルビング) (include revolving)	281,388	318,828	113.3	294,917	23,911	108.1
カードキャッシング Cash advances	220,004	219,209	99.6	218,431	777	100.4
カード事業計 Credit card total	1,083,684	1,142,842	105.5	1,109,692	33,149	103.0
証書ローン Member's Loan	11,701	10,622	90.8	10,868	△ 245	97.7
プロセッシング・他社カード代行 Agency services	88,909	89,888	101.1	101,075	△ 11,186	88.9
クレジットサービス関連 Credit services rerated	585	495	84.5	563	△ 68	87.9
クレジットサービス事業計 Credit services total	1,184,882	1,243,848	105.0	1,222,200	21,648	101.8
リース事業 Leases	45,835	50,023	109.1	48,157	1,866	103.9
信用保証 Guarantees	1,164 (228,370)	1,263 (249,106)	108.5 (109.1)	1,222 (240,206)	41 (8,900)	103.4 (103.7)
不動産担保ローン Mortgage loans	52,140	92,342	177.1	72,116	20,226	128.0
その他 Others	21,656	29,310	135.3	31,437	△ 2,126	93.2
ファイナンス関連 Finance related	73,796	121,653	164.9	103,553	18,100	117.5
ファイナンス事業計 Finance business total	74,961 (302,166)	122,917 (370,760)	164.0 (122.7)	104,775 (343,759)	18,141 (27,000)	117.3 (107.9)
割賦売掛金残高計 Installment accounts recievable	1,305,678 (1,532,884)	1,416,790 (1,664,632)	108.5 (108.6)	1,375,133 (1,614,117)	41,656 (50,515)	103.0 (103.1)
リース投資資産 Leased investment assets	227,590	227,551	100.0	226,109	1,441	100.6

◆ 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350億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥35bil (monthly payment).

単位: 百万円 / (¥ Million)

	2014/9	2015/9	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	906,680	958,632	105.7	934,261	24,371	102.6

◆ 営業収益の実績 / Operating Revenue

単位：百万円 / (¥ Million)

	2014/9	前年比% YOY Change (%)	構成比% % of Total	2015/9	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	53,998	106.1	50.8	57,058	105.7	51.1	110,583	105.4	50.4
カードキャッシング Cash advances	16,808	97.0	15.8	16,985	101.1	15.2	33,551	99.3	15.3
カード事業計 Credit card total	70,806	103.8	66.6	74,043	104.6	66.3	144,135	103.9	65.7
証書ローン Member's Loan	734	81.1	0.7	652	88.8	0.6	1,409	83.0	0.6
プロセッシング・他社カード代行 Agency services	11,718	109.0	11.0	12,134	103.5	10.9	26,505	122.5	12.1
クレジットサービス関連 Credit services related	4,097	103.5	3.9	4,416	107.8	4.0	8,112	103.0	3.7
クレジットサービス事業計 Credit services total	87,357	104.2	82.2	91,246	104.5	81.7	180,163	106.0	82.1
リース事業 Leases	7,029	101.5	6.6	6,804	96.8	6.1	13,943	97.7	6.4
信用保証 Guarantees	6,772	114.1	6.4	7,435	109.8	6.7	13,933	113.2	6.4
不動産担保ローン Mortgage loans	1,491	170.7	1.4	2,475	166.0	2.2	3,792	190.1	1.7
その他 Others	523	111.2	0.5	790	151.0	0.7	1,203	109.2	0.5
ファイナンス関連 Finance related	2,015	149.9	1.9	3,266	162.1	2.9	4,995	161.3	2.3
ファイナンス事業計 Finance business total	8,787	120.7	8.3	10,701	121.8	9.6	18,928	122.9	8.6
その他の事業 Other business	8	122.3	0.0	9	101.9	0.0	17	121.8	0.0
金融収益 Financial revenue	3,101	98.6	2.9	2,895	93.4	2.6	6,283	100.7	2.9
営業収益計 Total operating revenue	106,285	105.0	100.0	111,657	105.1	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ATM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.

	2014/9	前年比% YOY Change (%)	構成比% % of Total	2015/9	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	32,974	106.1	61.1	33,914	102.9	59.4	67,572	104.2	61.1
リボ残高収益 Revenues from Revolving Credit	17,198	106.6	31.8	19,237	111.9	33.7	35,310	108.2	31.9
年会費 Annual membership Fees	3,825	103.9	7.1	3,906	102.1	6.8	7,699	103.6	7.0
合計 Total	53,998	106.1	100.0	57,058	105.7	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)

	2014/9	増減 Increase/Decrease	前年比% YOY Change (%)	2015/9	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	14,917	804	105.7	17,236	2,319	115.5	31,359	1,524	105.1
貸倒引当金繰入額 Provision for losses on accounts receivable	6,406	256	104.2	7,415	1,008	115.7	12,293	2,986	132.1
利息返還損失引当金繰入額 Provision for losses for interest repayment	-	△ 328	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	1,990	272	115.9	2,623	632	131.8	4,101	606	117.4
役員報酬 Directors' and statutory auditors' compensation	204	△ 4	97.8	204	0	100.1	438	16	103.9
従業員給料及び賞与 Employees' salaries & bonuses	7,798	363	104.9	8,379	581	107.5	17,013	492	103.0
賞与引当金繰入額 Provision for bonus payable	1,375	△ 9	99.3	1,443	68	105.0	1,392	44	103.3
退職給付費用 Retirement provisions	225	1	100.6	236	11	105.2	451	7	101.7
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	55	4	109.5	46	△ 8	83.9	127	7	105.8
福利厚生費 Health and welfare benefits	1,374	82	106.4	1,464	90	106.6	2,802	119	104.5
通信交通費 Communication and travel expenses	5,979	△ 11	99.8	5,807	△ 171	97.1	11,633	△ 154	98.7
租税公課 Taxes	2,461	773	145.8	2,817	355	114.5	5,116	1,698	149.7
賃借料 Rental fees	692	△ 7	98.9	684	△ 7	98.9	1,367	△ 7	99.5
支払手数料 Fees paid	31,015	598	102.0	32,582	1,567	105.1	64,306	4,050	106.7
減価償却費 Depreciation expenses	2,257	△ 215	91.3	1,606	△ 650	71.2	3,945	△ 936	80.8
その他 Others	2,400	△ 73	97.0	2,395	△ 4	99.8	4,715	△ 215	95.6
合計 Total	79,153	2,506	103.3	84,945	5,792	107.3	169,899	8,972	105.6

◆ 貸倒償却の実額 / Credit Losses

単位:百万円/(¥ Million)

	2014/9	増減 Increase/Decrease	前年比% YOY Change (%)	2015/9	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	11,516	△ 2,316	83.3	10,437	△ 1,078	90.6	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)

2015/9			
変動金利資産 Variable-rate assets	514	変動金利負債 Variable-rate liabilities	507 (512)
準固定金利資産 Semi-fixed-rate assets	552	固定金利負債 Fixed-rate liabilities	1,056 (1,086)
固定金利資産 Fixed-rate assets	270	非金利負債 Non-interest-bearing liabilities	374
非金利資産 Non-interest-earning assets	998 (1,033)	資本 Shareholder's equity	398
資産合計 Total assets	2,336 (2,371)	負債・資本合計 Total liabilities and shareholder's equity	2,336 (2,371)

GAP額 GAP amount	△ 6 (△ 1)
GAP率 GAP rate	- -

◆ 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	76.7
リース事業収益 Income from the leases business	13,911	97.7	14,000	100.6	5.2
ファイナンス事業利益 Income from the finance business	22,809	119.3	26,200	114.9	9.7
不動産関連事業利益 Income from the real estate related business	13,067	103.7	12,000	91.8	4.4
エンタテインメント事業利益 Income from the entertainment business	10,965	84.3	10,500	95.8	3.9
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	270,000	104.2	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	217,000	99.1
営業利益 Operating income	40,161	110.5	53,000	132.0
経常利益 Ordinary income	43,687	98.4	60,000	137.3
当期純利益 Net income	12,628	49.4	38,500	304.9

◆ 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	57.0	118,900	107.5	51.3
カードキャッシング Cash advances	288,000	104.0	3.7	33,900	101.0	14.6
カード事業計 Credit card total	4,738,000	108.5	60.7	152,800	106.0	65.9
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	33.3	26,200	98.8	11.3
クレジットサービス関連 Credit services related business	34,000	100.9	0.4	9,200	113.4	4.0
クレジットサービス事業計 Credit services total	7,377,500	107.9	94.5	189,500	105.2	81.8
リース 事業 Leases	120,000	112.4	1.5	14,000	100.4	6.0
信用保証 Guarantees	148,000	107.8	1.9	15,300	109.8	6.6
不動産担保ローン Mortgage loans	64,000	126.8	0.8	5,650	149.0	2.4
その他 Others	100,000	124.0	1.3	1,650	137.1	0.7
ファイナンス関連 Finance related business	164,000	125.1	2.1	7,300	146.1	3.2
ファイナンス事業計 Finance business total	312,000	116.2	4.0	22,600	119.4	9.8
金融収益 Financial revenue				5,600	89.1	2.4
合計 Total	7,809,500	108.3	100.0	231,700	105.6	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	175,300	103.2
金融費用 Financial expenses	14,066	93.0	12,700	90.3
計 Total	183,966	104.5	188,000	102.2
営業利益 Operating income	35,370	118.6	43,700	123.6
経常利益 Ordinary income	38,449	110.3	46,500	120.9
当期純利益 Net income	11,315	60.7	34,000	300.5

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

2015年度中間 2015年度見込
 Fiscal 15.04-09 Fiscal 15
 Actual Estimate

事業内容・他
 Business & others

■連結子会社 Consolidated Subsidiaries

単位: 百万円 / (¥ Million)

		2015年度中間 Fiscal 15.04-09 Actual	2015年度見込 Fiscal 15 Estimate	事業内容・他 Business & others
(株)アトリウム グループ Atrium Group 直接保有割合 % ownership 100.0% (グループ議決権保有割合 % own by CS-group) (100.0%)	総資産 Total Assets	192,309		- Real Estate Revitalization Business & Loan Servicing (Asset Recovery) Business - ・ By selecting and concentrating its business, it could be said that the Company initially specialized in <i>real estate revitalization business</i> and <i>loan servicing business</i> . ・ The real estate revitalization business consists of buying used real-estate and elevating the property's value by means of adjusting the acquisition rights, refurbishment and renovation work, and then sell it. ・ The loan servicing business consists of special servicing of nonperforming loans backed by real estate, and it's meant to display sourcing and servicing abilities, by leveraging skills and know-how in the real estate field.
	純資産 Shareholders' Equity	△ 60,212		
	剰余金 Retained Earnings	△ 61,173		
	営業収益 Operating Revenue	※ 9,341	※ 10,500	
	経常利益 Ordinary Income	7,457	5,100	
	当期利益 Net Income	6,494	4,700	
JPNホールディングス (株) JPN Holdings Co., Ltd. 100.0% (100.0%)	総資産 Total Assets	5,056		- Loan Servicing (Asset Recovery) Business - Holds three subsidiaries under a pure holding company (JPN Holdings), as follows: JPN Collection Service Co., Ltd. (engaged in loan servicing business), humanplus Co., Ltd. (temporary staffing business) and Kinder Nursery Co., Ltd. (child care business). ・ In order to enhance management efficiency for the entire Group, the Company concluded a share exchange agreement with JPN Holdings, effective on June 1, 2015, and made the latter a wholly-owned subsidiary.
	純資産 Shareholders' Equity	4,208		
	剰余金 Retained Earnings	2,806		
	営業収益 Operating Revenue	3,091	6,340	
	経常利益 Ordinary Income	92	40	
	当期利益 Net Income	34	10	
(株)セゾンファンデックス Saison Fundex Corporation 100.0% (100.0%)	総資産 Total Assets	69,550		- Money-lending Industry - Individual investor financial assets continued to decrease to 48,000 million yen (down 94% YoY). Meanwhile, as the claim contents are improving, its efforts to attract new customers are concentrated into two directions: strengthening both product appeal and sales, and risk management.
	純資産 Shareholders' Equity	14,473		
	剰余金 Retained Earnings	9,924		
	営業収益 Operating Revenue	4,018	7,700	
	経常利益 Ordinary Income	1,050	1,050	
	当期利益 Net Income	718	835	
(株)コンチェルト CONCERTO CO., LTD. 99.6% (100.0%)	総資産 Total Assets	35,653		- Amusement Business & Real Estate Rental Business - The amusement business manages 21 amusement centers. The real estate rental business has a record of 9 properties delivered, and it is currently striving to expand its operations to enhance profitability by proactively developing new properties and attracting tenants through a more appealing approach. Also expanded the rent-a-car business to Ishigaki Island.
	純資産 Shareholders' Equity	28,613		
	剰余金 Retained Earnings	10,713		
	営業収益 Operating Revenue	※ 6,246	※ 11,950	
	経常利益 Ordinary Income	1,206	1,650	
	当期利益 Net Income	648	990	
(株)キュービタス Qubitous Co., Ltd. 51.0% (51.0%)	総資産 Total Assets	79,731		- Commissioned Business for Credit Card Processing - ・ The joint stock company between the Company (51.0% share) and Mizuho Bank (49.0% share) commissioned the processing operations focusing on the Company and UC Card Co., Ltd. ・ Strives to enhance customer trust in the quality of its operations by providing stable system operation.
	純資産 Shareholders' Equity	△1,124		
	剰余金 Retained Earnings	△1,624		
	営業収益 Operating Revenue	12,810		
	経常利益 Ordinary Income	△73		
	当期利益 Net Income	△70		

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

2015年度中間
Fiscal 15.04-09
Actual

2015年度見込
Fiscal 15
Estimate

事業内容・他
Business & others

■持分法適用会社 = 関連会社 Affiliates Account For By the Equity Method

単位: 百万円 / ¥ Million

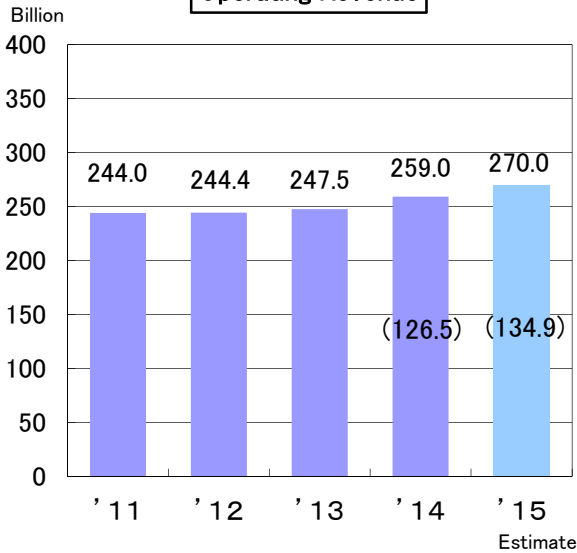
会社名	持分率	2015年度中間 Fiscal 15.04-09 Actual	2015年度見込 Fiscal 15 Estimate	事業内容・他 Business & others	
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.		総資産 Total Assets	24,731	- Information Service Industry - Expanded the HULFT business providing BPO operations and telecommunications middleware sales and solutions, focused on financial systems, distribution service systems, and human resource/payroll outsourcing services.	
		純資産 Shareholders' Equity	11,707		
		剰余金 Retained Earnings	8,858		
		営業収益 Operating Revenue	13,095		
	46.8% (46.8%)	当期利益 Net Income	1,128		2,820 1,890
出光クレジット㈱ Idemitsu Credit Co., Ltd.		総資産 Total Assets	162,175	- Credit Card Service Industry - Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased. In 2007, Idemitsu Cash Preca was issued, which could be used as both a cash member card and prepaid card. In July 2010, Idemitsu Biz Card was issued as a brand-new corporate card. The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.	
		純資産 Shareholders' Equity	23,769		
		剰余金 Retained Earnings	19,869		
		営業収益 Operating Revenue	11,087		23,000
	50.0% (50.0%)	当期利益 Net Income	1,806		2,584 3,200
ユーシーカード㈱ UC CARD Co., Ltd.		総資産 Total Assets	296,327	- Credit Card Service Industry - As a company engaged in the franchising, consignment and gift card businesses, its contribution to the reorganization of the credit card service business jointly with Mizuho Financial Group made possible a strategic business alliance with Credit Saison as well as it clearly differentiated it from other card companies.	
		純資産 Shareholders' Equity	56,868		
		剰余金 Retained Earnings	7,945		
		営業収益 Operating Revenue	13,679		
	31.0% (31.0%)	当期利益 Net Income	465		593
りそなカード㈱ Resona Card Co., Ltd.		総資産 Total Assets	239,732	- Credit Card Service Industry - July 2004: Merger of 3 card service companies related to Resona. The next month, the Company made a 10% investment stake and started issuing Resona Card Saison using its processing capabilities. December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services by promoting the cash card-type credit card to all bank customers of Resona Group.	
		純資産 Shareholders' Equity	27,777		
		剰余金 Retained Earnings	26,439		
		営業収益 Operating Revenue	8,569		
	22.4% (22.4%)	当期利益 Net Income	898		1,344
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.		総資産 Total Assets	11,047	- Credit Card Service Industry - October 2006: Joint venture with Shizuoka Bank By making the most of the strengths and know-how of both Shizuoka Bank and itself, the Company developed and promoted a credit card services business model linked to the area. July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.	
		純資産 Shareholders' Equity	459		
		剰余金 Retained Earnings	△ 2,540		
		営業収益 Operating Revenue	996		2,000
	50.0% (50.0%)	当期利益 Net Income	91		92 200
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd.		総資産 Total Assets	26,053	- Credit Card Service Industry - Nov. 2006: Joint venture with Daiwa House Industry May 2007: Issued the Daiwa Saison Card and ran a point program for each facility under the Daiwa House Group. Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.	
		純資産 Shareholders' Equity	559		
		剰余金 Retained Earnings	△ 1,540		
		営業収益 Operating Revenue	1,972		4,090
	30.0% (30.0%)	当期利益 Net Income	151		152 130
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.		総資産 Total Assets	99,675	- Credit Card Service Industry - August 2004: Credit Saison made a 10% investment stake through a collaboration with Takashimaya and started issuing the Takashimaya Saison Card. With approximately 600 thousands of new accounts among its achievements over the years, thanks to its determination in July 2006 to strengthen its business relationship with the Company, it managed to raise its capital ratio to 33.4%. With a strong commitment to customer first policy, its goal is to deliver a card that secures customers' maximum satisfaction by leveraging its strengths as a company offering cards for purchases in department stores.	
		純資産 Shareholders' Equity	23,094		
		剰余金 Retained Earnings	19,794		
		営業収益 Operating Revenue	8,595		17,250
	33.4% (33.4%)	当期利益 Net Income	1,355		2,196 2,700
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd.		総資産 Total Assets	179,488	- Credit Card Service Industry - As regards the affiliated cards joint business with Sogo & Seibu, in April 2011 the Company established a joint venture with Seven Financial Service, which was the successor company in an absorption-type corporate split. In the future, the integration with the Seven Card service is expected, while the Company is aiming to achieve a top-class position with a brand-new financial service by combining its strengths, extensive expertise in processing, and marketing know-how, as well as by integrating the wide customer base and customer contact points that Seven & i possesses as Japan's largest distribution group.	
		純資産 Shareholders' Equity	32,422		
		剰余金 Retained Earnings	10,422		
		営業収益 Operating Revenue	10,328		
	49.0% (49.0%)	当期利益 Net Income	813		1,328
㈱イープラス eplus inc.		総資産 Total Assets	30,870	- Ticket Selling Industry - A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. "e+ (eplus)" is a top-class online ticketing agency with more than 10 million members. Going forward, in an attempt of meeting the ever-changing needs in the ticket sales market, new service for smartphone is expected.	
		純資産 Shareholders' Equity	7,595		
		剰余金 Retained Earnings	6,140		
		営業収益 Operating Revenue	4,976		
	50.0% (50.0%)	当期利益 Net Income	1,184		1,777

◆ Operating Results

() 2Q results

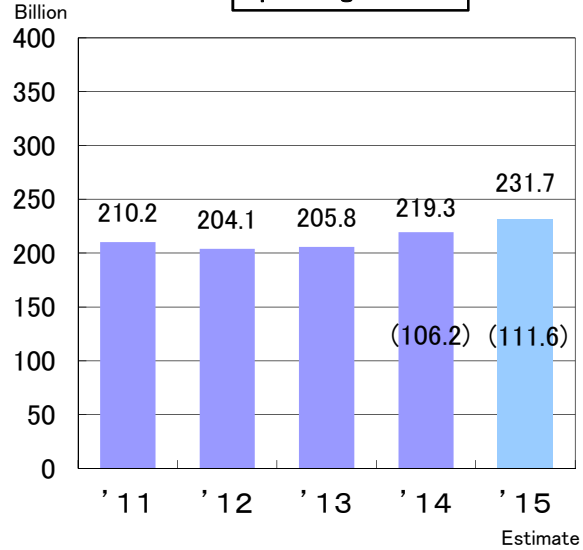
Consolidated

Operating Revenue

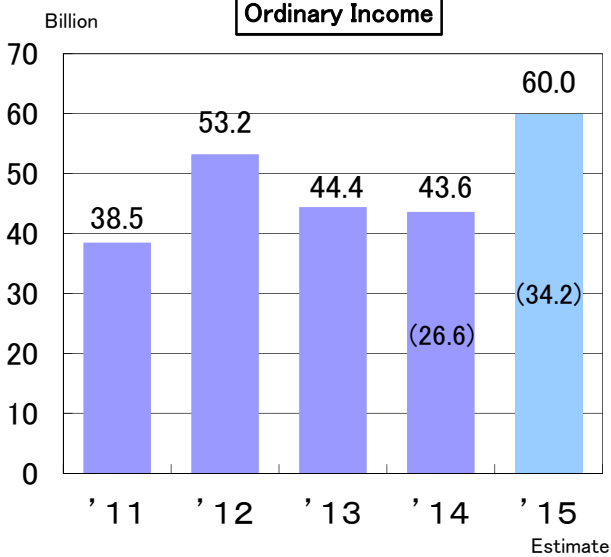


Non-consolidated

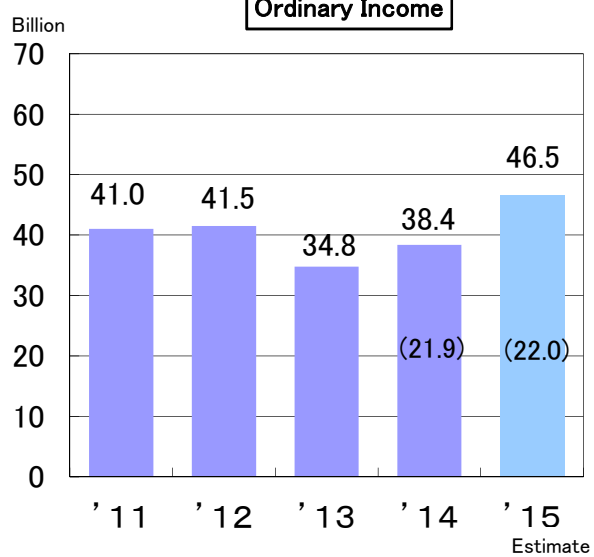
Operating Revenue



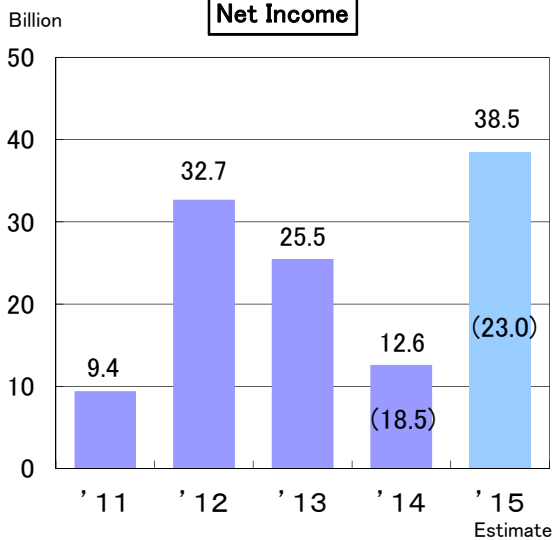
Ordinary Income



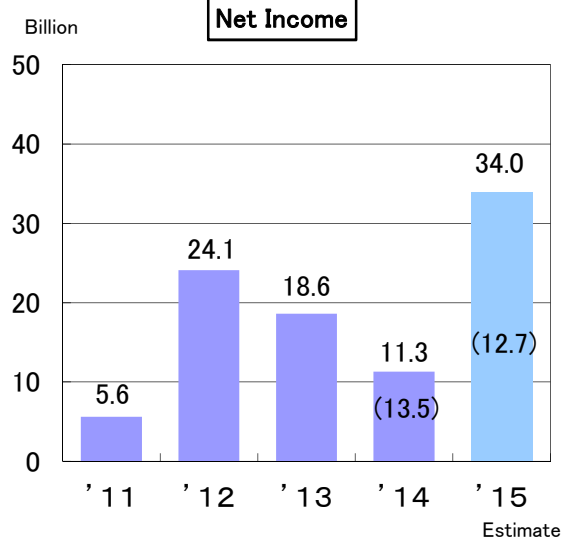
Ordinary Income



Net Income

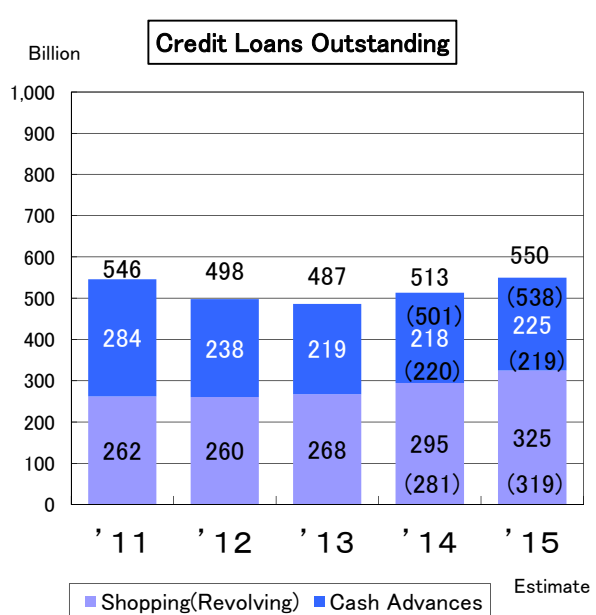
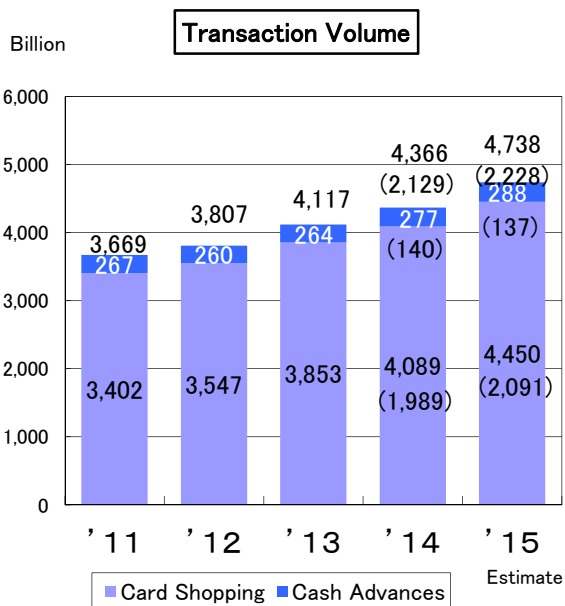
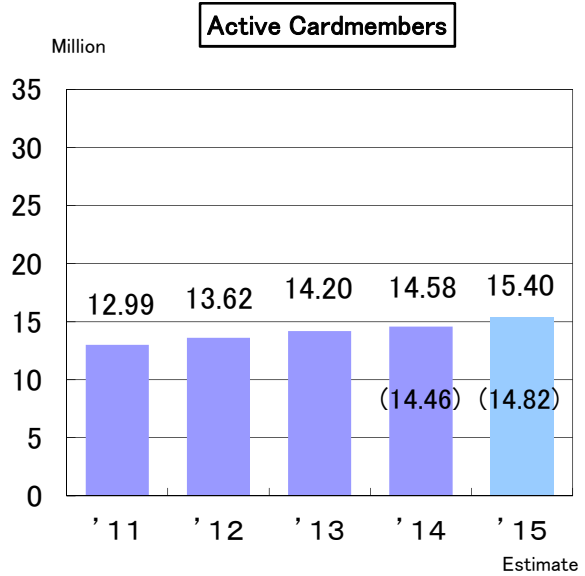
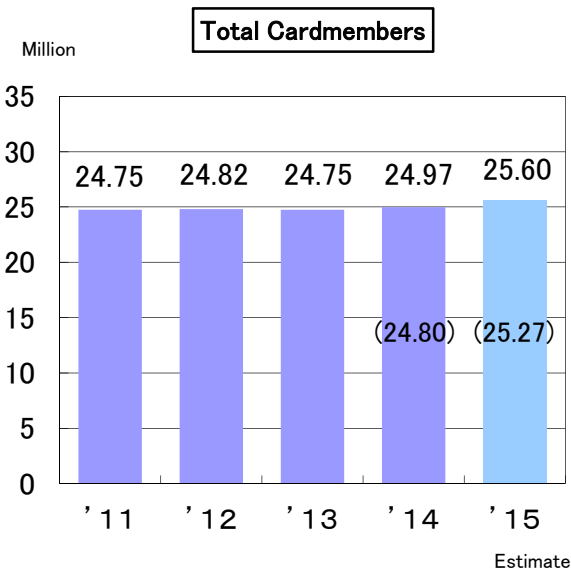
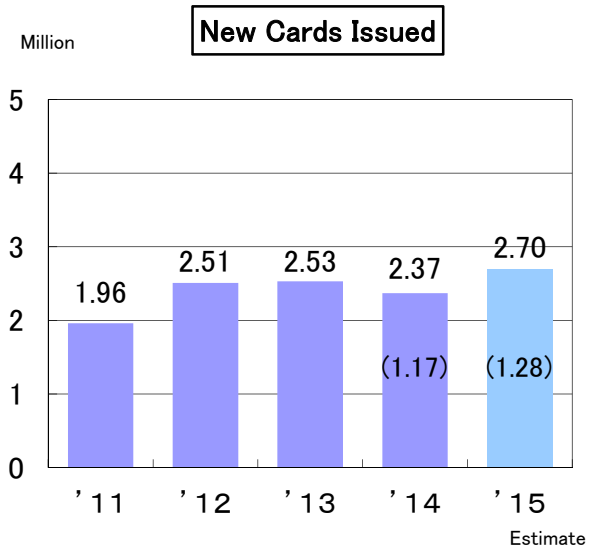
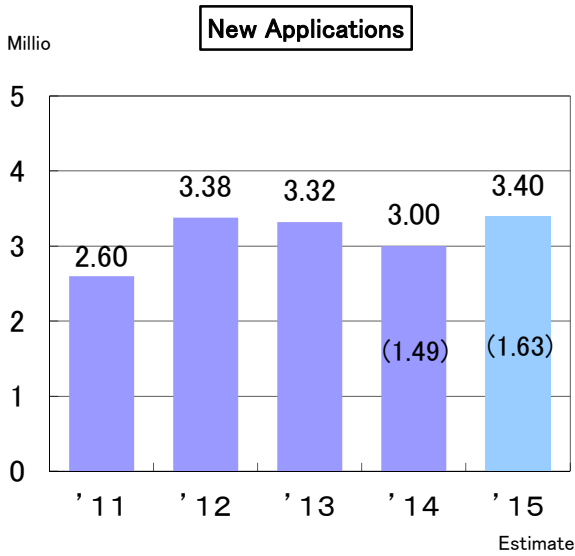


Net Income



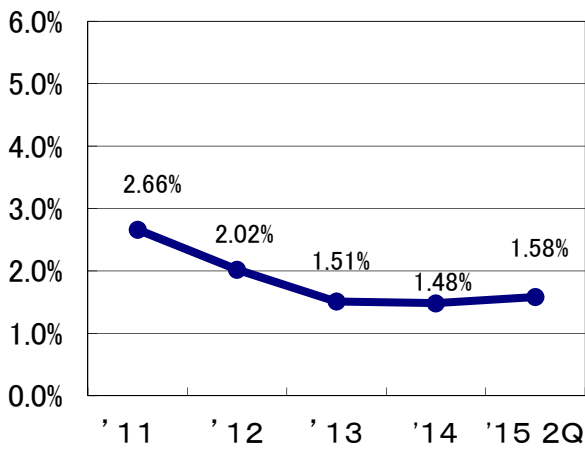
◆ Main Indices (Non-consolidated)

() 2Q results

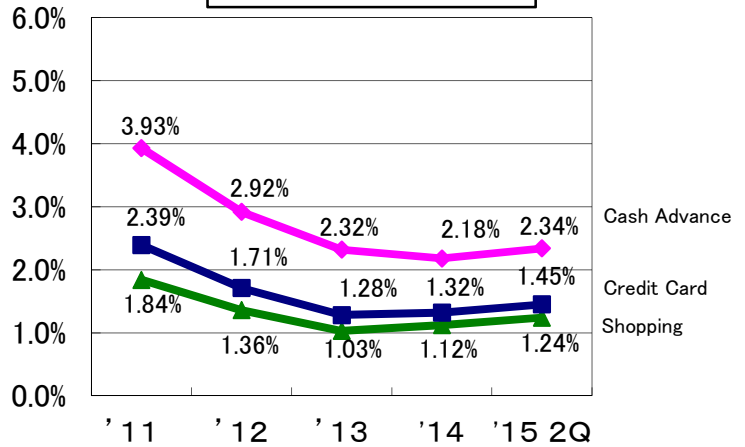


◆ Credit Riskn Trends

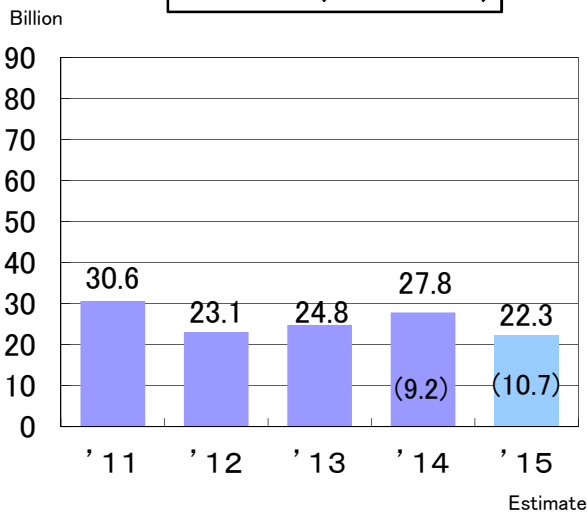
Delinquency of over 90 days (Consolidated)



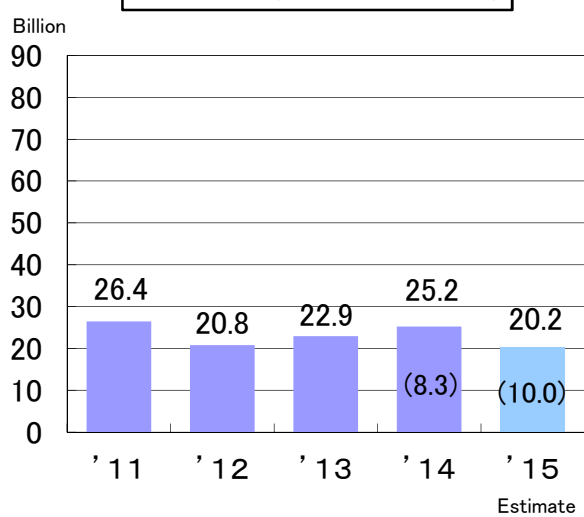
Delinquency of over 90 days (Non-consolidated)



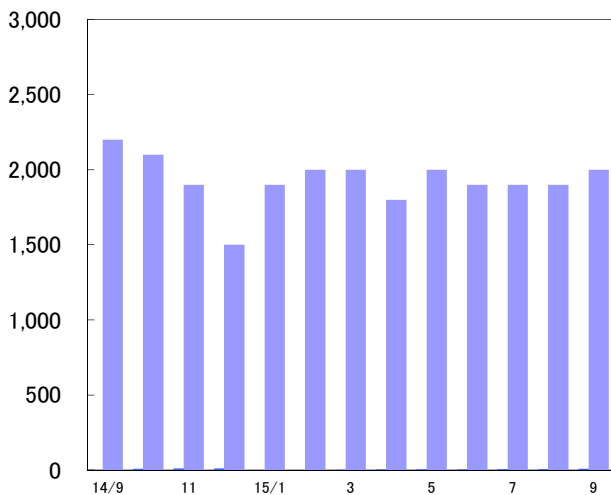
Credit Cost (Consolidated)



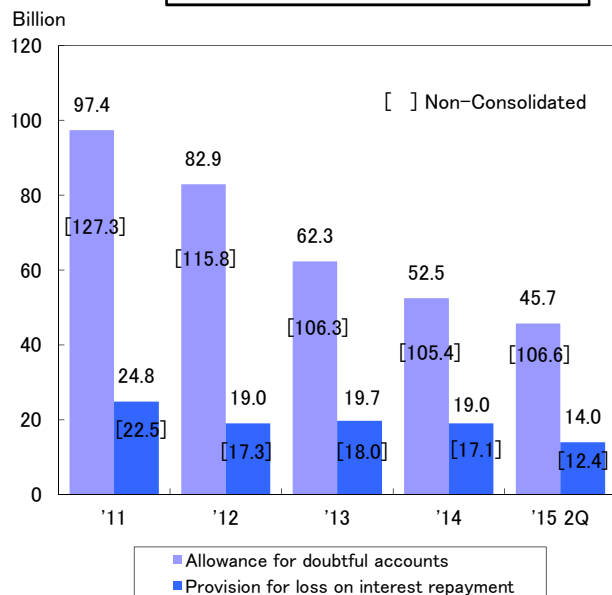
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



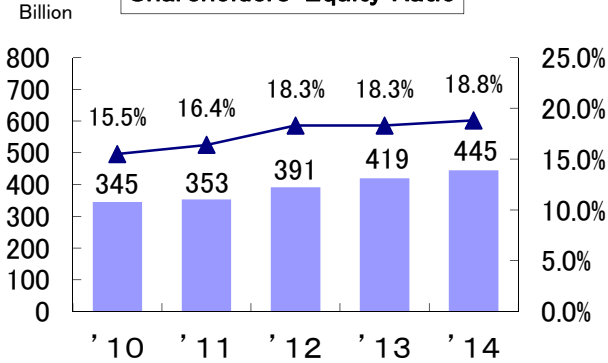
**Allowance for doubtful accounts
Provision for loss on interest repayment**



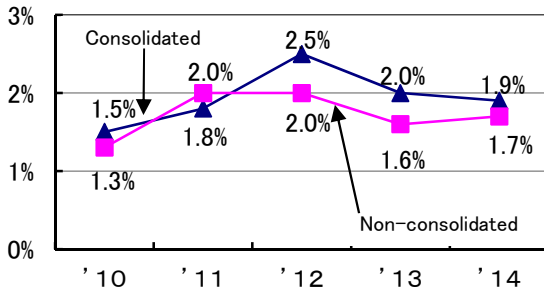
◆ Financial Indices

Consolidated

Shareholders' Equity Ratio

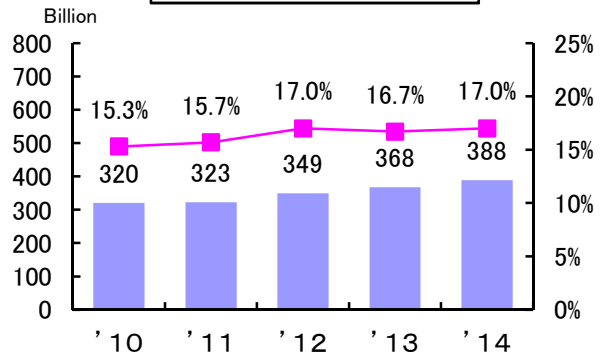


R O A (Ordinary Income Basis)

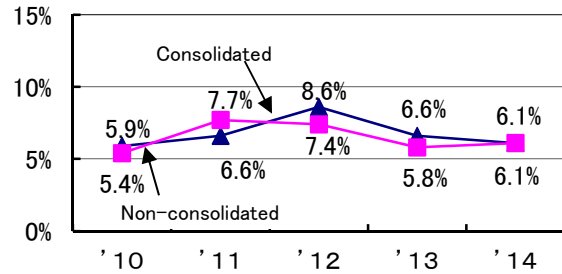


Non-consolidated

Shareholders' Equity Ratio

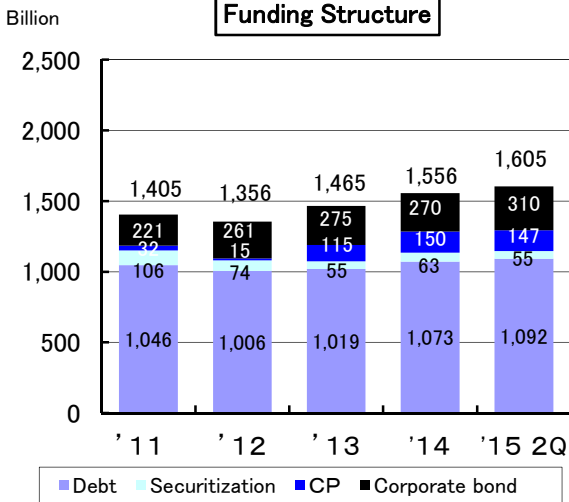


R O E (Adjusted)

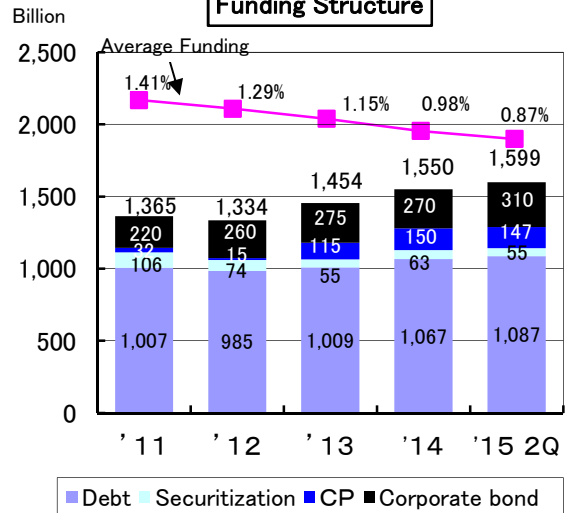


*ROE (Adjusted) is calculated to assume that return is based on ordinary income (excluding extraordinary income/loss) with corporate tax deducted at the rate of 40%.

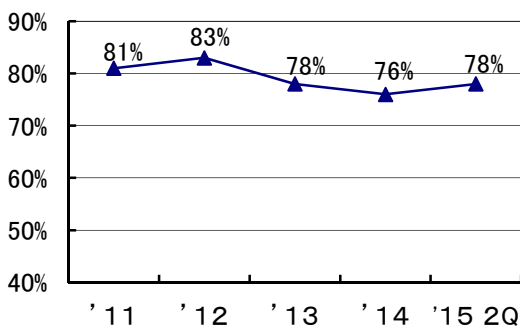
Funding Structure



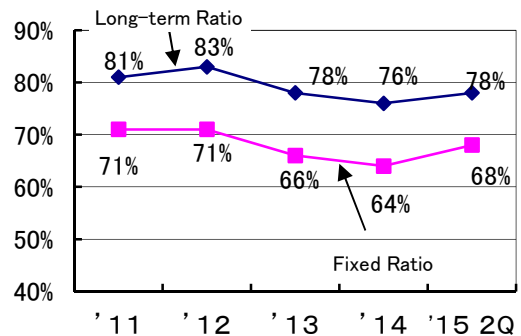
Funding Structure



Long-term Ratio



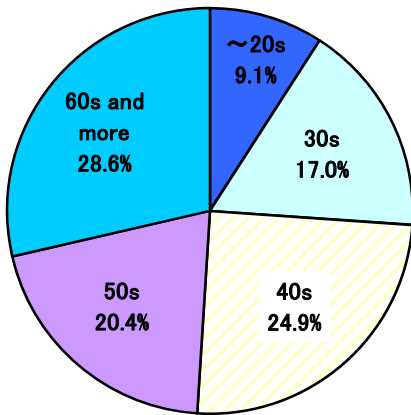
Long-term Ratio/Fixed Ratio



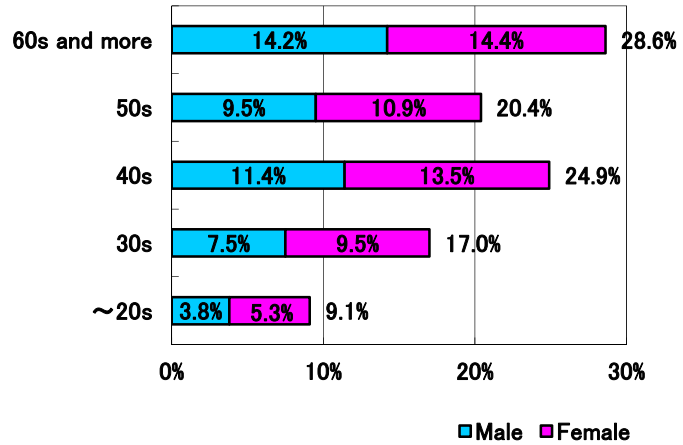
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2015

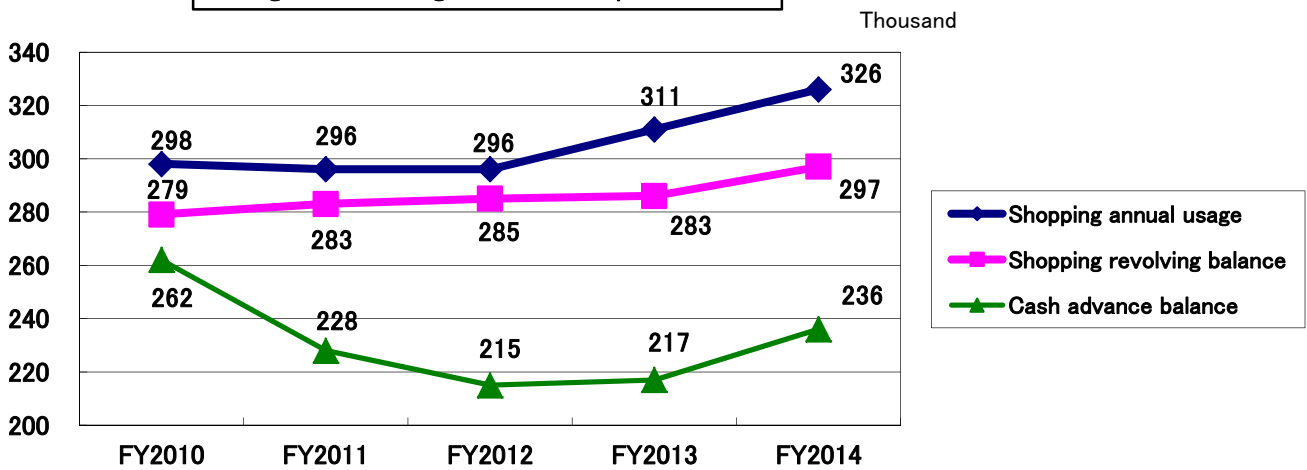
Share by Age



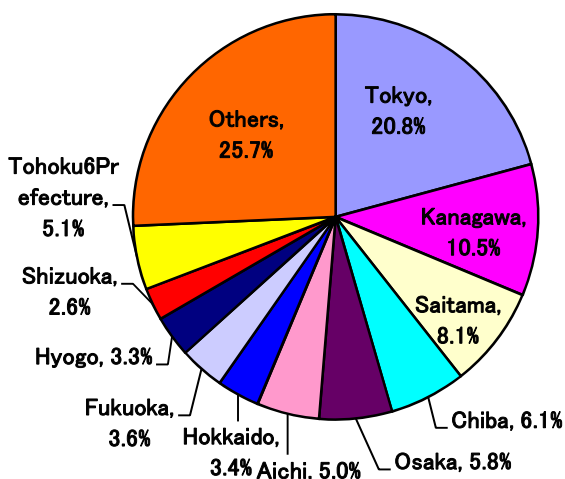
Share by Age and Sex



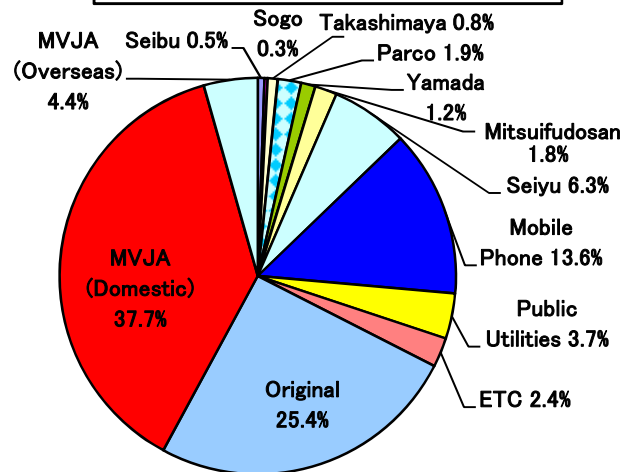
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Sep.30, 2015

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
Credit Saison (Non-consolidated)	1.63	25.27	2,228	111	22
Yamada Financial 34.0% (established 06/6)	0.15	1.19	71	0.03	0
YM Saison 50.0% (established 07/9)	0.120	0.03	2	0	0
Idemitsu Credit 50.0%(invested 03/10)	0.03	3.27	368	11	2.5
Risona Card 22.4% (invested 04/8)	0.05	1.63	172	8.5	1.3
Takashimaya Credit 33.4% (invested 04/8)	0.01	1.36	277	8.5	2.1
Shizugin Saison 50.0% (established 06/10)	0.02	0.21	26	0.9	0
Daiwa House Financial 30.0% (established 06/11)	0.08	0.29	44	1.9	1.0
Seven CS Card Service 49.0% (established 09/10)	0.08	3.18	369	10	1.3
Total	19.4	35.21	3,487	152.7	29.3

※“Transaction volume” includes shopping and cash advance.

(参考) 貸借対照表 (2015年9月30日現在)
Balance Sheets (As of September 30, 2015)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term	2015年9月		差	Term	2015年9月		差
	連結貸借対照表 (A) Consolidated	単体貸借対照表 (B) Non-consolidated			Difference (A-B)	連結貸借対照表 (A) Consolidated	
科目	金額 Amount			科目	金額 Amount		
(資産の部) (Assets)				(負債の部) (Liabilities)			
流動資産 Current assets	(1,910,522)	(1,893,023)	(17,499)	流動負債 Current liabilities	(811,380)	(792,768)	(18,611)
現金及び預金 Cash and deposits	63,041	48,608	14,432	支払手形及び買掛金 Notes and accounts payable-trade	217,914	217,420	494
割賦売掛金 Accounts receivable-installment	1,485,844	1,416,790	69,054	短期借入金 Short-term loans payable	208,160	207,960	200
リース投資資産 Lease investments assets	227,483	227,551	△ 68	一年以内に返済予定の長期借入金 Current portion of long-term loans payable	95,160	92,500	2,660
営業投資有価証券 Operational investment securities	25,042	25,042	—	一年以内に償還予定の社債 Current portion of bonds	70,000	70,000	—
たな卸資産 Inventory	104,952	1,335	103,616	コマーシャル・ペーパー Commercial paper	147,000	147,000	—
繰延税金資産 Deferred income taxes	13,469	13,402	67	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	7,971	175,674	△ 167,703	流動化借入金 Leases Obligations	720	556	164
その他の他 Other trade receivables	25,158	22,365	2,793	リース債務 Leases Obligations	949	796	153
貸倒引当金 Allowance for doubtful accounts	△ 42,439	△ 37,747	△ 4,692	債務保証損失引当金 Provision for loss on guarantees	4,787	4,612	175
				ポイント引当金 Provision for point card certificates	85,863	85,863	—
				利息返還損失引当金 Provision for loss on interest repayment	5,824	4,977	847
				資産除去債務 Asset retirement obligations	418	—	418
固定資産 Noncurrent assets	(520,143)	(442,672)	(77,471)	その他の他 Others	6,922	2,753	4,169
有形固定資産 Property, plant and equipment	(62,105)	(15,636)	(46,468)	固定負債 Long-term liabilities	(1,153,064)	(1,145,701)	(7,363)
建物 Buildings	21,755	5,846	15,908	社債 Bonds payable	240,000	240,000	—
土地 Land	32,881	6,904	25,977	長期借入金 Long-term loans payable	788,299	786,699	1,600
リース資産 Equipment for lease	1,708	1,187	521	債権流動化借入金 Long-term loans payable under credit fluidity	20,000	20,000	—
建設仮勘定 Construction in progress	1,160	196	963	リース債務 Leases Obligations	949	796	153
その他の他 Others	4,598	1,501	3,097	債務保証損失引当金 Provision for loss on guarantees	4,787	4,612	175
				ポイント引当金 Provision for point card certificates	85,863	85,863	—
無形固定資産 Intangible assets	(161,447)	(83,915)	(77,531)	利息返還損失引当金 Provision for loss on interest repayment	5,824	4,977	847
借地権 Leaseholds	970	14	956	資産除去債務 Asset retirement obligations	418	—	418
ソフトウェア Software	5,592	3,385	2,206	その他の他 Others	6,922	2,753	4,169
リース資産 Equipment for lease	217	217	—				
建設仮勘定 Construction in progress	154,387	80,053	74,333	負債合計 Total Liabilities	1,964,445	1,938,470	25,974
その他の他 Others	280	244	35	(純資産の部) (Net assets)			
投資その他の資産 Investments and other assets	(296,591)	(343,120)	(△ 46,529)	株主資本 Shareholders' equity	(418,928)	(363,662)	(55,265)
投資有価証券 Long-term investment securities	168,693	151,258	17,435	資本金 Capital stock	75,929	75,929	—
長期貸付金 Long-term loans	11,236	208,254	△ 197,017	資本剰余金 Capital surplus	85,634	84,099	1,534
長期前払費用 Long-term prepaid expense	439	908	△ 468	利益剰余金 Retained earnings	262,418	208,402	54,016
差入保証金 Lease deposits	4,636	1,529	3,107	自己株式 Treasury common stock	△ 5,053	△ 4,768	△ 284
整理事業関連資産 Liquidation business assets	60,911	—	60,911	評価・換算差額等 Valuation and translation adjustments	(47,938)	(34,495)	(13,442)
繰延税金資産 Deferred income taxes	51,307	48,921	2,385	その他有価証券評価差額金 Valuation difference on available-for-sale securities	49,014	35,571	13,442
その他の他 Others	2,659	1,140	1,519	繰延ヘッジ損益 Deferred gains or (losses) on hedges	△ 1,076	△ 1,076	—
貸倒引当金 Allowance for doubtful accounts	△ 3,294	△ 68,892	65,598	新株予約権 Stock Option	0	—	0
				非支配株主持分 Non-controlling interests	286	—	286
繰延資産 Deferred assets	(932)	(932)	(—)	純資産合計 Net assets	467,153	398,157	68,995
社債発行費 Bond issue cost	932	932	—	負債及び純資産合計 Total Liabilities and Net assets	2,431,598	2,336,627	94,970
資産合計 Total assets	2,431,598	2,336,627	94,970				

(参考) 損益計算書 (2015年4月1日 ~ 2015年9月30日)
Statements of Income (From April 1, 2015 to September 30, 2015)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科目 Item	2015年9月 連結損益計算書 Consolidated (A)		2015年9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	99,706		91,246		8,459				
リース事業収益 Income from the leases business	6,789		6,804		△ 15				
ファイナンス事業収益 Income from the finance business	12,747		10,701		2,045				
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	27,909		9		27,899				
不動産関連事業原価 Cost of the real estate business	17,893	10,015	0	9	17,892	10,006			
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	30,102		-		30,102				
エンタテインメント事業原価 Cost of the entertainment business	24,567	5,535	-	-	24,567	5,535			
金融収益 Financial revenues									
		145		2,895		△ 2,749			
計 Total		134,940	100.0%		111,657	100.0%	23,282	120.9%	
営業費用 Operating expenses									
販売費及び一般管理費 Selling, general and administrative expenses		102,322	75.8%		84,945	76.1%	17,376	120.5%	
金融費用 Financial expenses		5,901	4.4%		6,393	5.7%	△ 492	92.3%	
計 Total		108,223	80.2%		91,339	81.8%	16,884	118.5%	
営業利益 Operating income		26,716	19.8%		20,318	18.2%	6,397	131.5%	
営業外収益 Non-operating income		7,641	5.7%		1,783	1.6%	5,858	428.5%	
営業外費用 Non-operating expenses		121	0.1%		93	0.1%	29	130.0%	
経常利益 Ordinary income		34,235	25.4%		22,008	19.7%	12,227	155.6%	
特別利益 Extraordinary income		335	0.2%		113	0.1%	221	295.4%	
特別損失 Extraordinary loss		85	0.1%		62	0.1%	23	137.4%	
税金等調整前当期純利益 Income before income taxes and minority interests		34,485	25.6%		22,060	19.8%	12,425	156.3%	
法人税、住民税及び事業税 Income taxes-current	10,355			9,098		1,257			
法人税等調整額 Income taxes-deferred	1,055	11,410	8.5%	259	9,357	8.4%	795	2,052	121.9%
非支配株主に帰属する四半期純利益 Profit attributable to non-controlling interests		48	0.0%		-	-	48	-	
親会社株主に帰属する四半期純利益 Profit attributable to owners of parent		23,027	17.1%		12,702	11.4%	10,324	181.3%	

	連結 Consolidated	単体 Non-consolidated
自己資本比率 Shareholders' equity/total assets	19.2%	17.0%
総資産利益率 ROA	0.96%	0.55%
自己資本利益率 ROE	5.05%	3.23%
連単倍率 Consolidated/Non-consolidated		1.81

貸借対照表 (2015年8月31日現在)

Balance Sheet (As of August 31, 2015)

Term	2015年2月 February, 2015	2015年8月 August, 2015	増減 Increase/Decrease	Term	2015年2月 February, 2015	2015年8月 August, 2015	増減 Increase/Decrease		
								金額	Amount
科目	Items			科目	Items				
(資産の部)	(Assets)			(負債の部)	(Liabilities)				
流動資産	Current assets	110,855	106,434	△ 4,420	流動負債	Current liabilities	265,126	251,406	△ 13,720
現金及び預金	Cash and deposits	3,532	2,547	△ 984	支払手形及び買掛金	Notes and accounts payable-trade	482	462	△ 19
受取手形及び営業未収入金	Notes and operating accounts receivable	271	521	249	短期借入金	Short-term loans payable	258,858	245,758	△ 13,100
たな卸資産	Inventories	103,498	102,079	△ 1,418	未払金・未払費用	Accounts payable-other and accrued expenses	425	407	△ 17
求償債権	Guarantor's claims	5,752	7	△ 5,745	預り保証金	Guarantee deposited	1,368	1,311	△ 57
短期貸付金	Short-term loans receivable	54	50	△ 3	その他	Others	3,991	3,465	△ 525
その他	Other	2,174	1,685	△ 488					
貸倒引当金	Allowance for doubtful accounts	△ 4,428	△ 458	3,970					
固定資産	Noncurrent assets	88,685	85,874	△ 2,811	固定負債	Noncurrent liabilities	1,116	1,113	△ 2
有形固定資産	Property, plant and equipment	18,901	23,386	4,485	瑕疵保証引当金	Provision for guarantees for defects	8	6	△ 2
無形固定資産	Intangible assets	58	52	△ 5	預り保証金	Guarantee deposited	561	594	32
投資その他の資産	Investments and other assets	69,725	62,435	△ 7,290	その他	Other	546	513	△ 33
整理事業関連資産	Liquidation business assets	74,539	63,013	△ 11,526					
その他	Other	2,759	2,691	△ 67					
貸倒引当金	Allowance for doubtful accounts	△ 7,572	△ 3,268	4,303					
					負債合計	Total liabilities	266,242	252,520	△ 13,722
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 66,711	△ 60,217	6,494
					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	△ 61,173	6,494
					評価・換算差額等	Valuation and translation adjustments	9	5	△ 3
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	9	5	△ 3
					純資産合計	Total net assets	△ 66,702	△ 60,211	6,490
資産合計	Total assets	199,540	192,308	△ 7,231	負債純資産合計	Total liabilities and net assets	199,540	192,308	△ 7,231

損益計算書 (2015年3月1日 ~ 2015年8月31日)

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

(単位:百万円)

(Millions of yen)

Term		2014年8月 (14/03-14/08)	2015年8月 (15/03-15/08)	増減 Increase/Decrease
科目	Items			
売上高	Net sales	18,786	27,253	8,467
売上原価	Cost of sales	12,379	17,912	5,533
売上総利益	Gross profit	6,406	9,341	2,934
販売費及び一般管理費	Selling, general and administrative expenses	3,303	3,657	354
営業利益	Operating income	3,103	5,683	2,580
営業外収益	Non-operating income	868	3,650	2,781
営業外費用	Non-operating expenses	2,091	1,876	△ 214
経常利益	Ordinary income	1,880	7,456	5,576
特別利益	Extraordinary income	4	1	△ 3
特別損失	Extraordinary loss	-	-	-
税金等調整前当期純利益	Income before income taxes and minority interests	1,885	7,457	5,572
法人税等	Income taxes	71	963	892
当期純利益	Net income	1,813	6,494	4,680

貸借対照表 (2015年7月31日現在)

Balance Sheets (As of July 31, 2015)

(単位:百万円)

(Millions of yen)

科 目	Items	2015年1月	2015年7月	増減 Increase/Decrease	科 目	Items	2015年1月	2015年7月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	69,569	67,124	△ 2,445	流動負債	Current liabilities	50,940	47,984	△ 2,956
現金及び預金	Cash and deposits	744	781	36	短期借入金	Short-term loans payable	46,500	44,100	△ 2,400
営業貸付金	Operating loans	69,034	66,545	△ 2,488	一年以内返済予定 長期借入金	Current portion of long-term loans payable	2,660	2,260	△ 400
販売用不動産	Real estate for sale	1,271	1,307	35	リース債務	Lease obligations	27	27	△ 0
未収入金	Accounts receivable	400	336	△ 64	未払金	Accounts payable-other	201	206	4
前払費用	Prepaid expenses	48	65	16	未払費用	Accrued expenses	325	283	△ 42
未収収益	Accrued income	1,165	1,078	△ 87	未払法人税	Income taxes payable	155	107	△ 48
繰延税金資産	Deferred tax assets	604	673	69	利息返還損失引当金	Provision for loss on interest repayment	798	723	△ 74
その他流動資産	Other current assets	268	256	△ 11	債務保証引当金	Provision for loss on guarantees	145	175	29
貸倒引当金	Allowance for doubtful accounts	△ 3,968	△ 3,920	48	その他流動負債	Other current liabilities	124	100	△ 23
					固定負債	Non-current liabilities	8,289	7,092	△ 1,196
固定資産	Noncurrent assets	3,510	2,425	△ 1,084	長期借入金	Long-term loans payable	7,145	6,200	△ 945
有形固定資産	Property, plant and equipment	957	423	△ 533	リース債務	Lease obligations	42	28	△ 13
土地	Land	389	203	△ 186	長期未払金	Long-term accounts payable	17	16	△ 0
建物	Buildings	476	142	△ 333	利息返還損失引当金	Provision for loss on interest repayment	1,084	847	△ 237
器具及び備品等	Furniture and fixtures	28	28	0					
リース資産	Lease assets	62	50	△ 12					
無形固定資産	Intangible assets	204	182	△ 22					
ソフトウェア	Software	200	177	△ 22					
電話加入権	Telephone subscription right	4	4	—					
投資等	Investments and other assets	2,347	1,820	△ 527	負債合計	Total liabilities	59,229	55,077	△ 4,152
投資有価証券	Investment securities	494	496	1	(純資産の部)	(Net assets)			
固定化営業債権	Long-term loans receivable	41	31	△ 10	株主資本	Shareholders' equity	13,805	14,424	618
長期前払費用	Long-term prepaid expenses	2	1	△ 0	資本金	Capital stock	4,500	4,500	—
繰延税金資産	Deferred tax assets	1,757	1,231	△ 525	利益剰余金	Retained earnings	9,305	9,924	618
その他投資等	Other assets	72	72	△ 0					
貸倒引当金	Allowance for doubtful accounts	△ 21	△ 13	7	評価・換算差額等	Valuation and translation adjustments	44	48	3
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	44	48	3
					純資産合計	Total net assets	13,850	14,473	622
資産合計	Total assets	73,080	69,550	△ 3,530	負債及び純資産合計	Total liabilities and net assets	73,080	69,550	△ 3,530

損益計算書 (2015年2月1日 ~ 2015年7月31日)

Statements of Income (From February 1, 2015 to July 31, 2015)

(単位:百万円)

(Millions of yen)

科 目	Items	2014年7月 14/02-14/07	2015年7月 15/02-15/07	増減 Increase/Decrease
営業収益	Operating revenue	4,024	3,823	△ 200
営業費用	Operating expenses	3,342	2,868	△ 474
支払利息	Interest expenses	519	431	△ 87
販売費及び一般管理費	Selling, general administrative expenses	2,823	2,436	△ 386
営業利益	Operating income	681	955	273
営業外収益	Non-operating income	60	95	34
営業外費用	Non-operating expenses	0	—	△ 0
経常利益	Ordinary income	742	1,050	308
特別利益	Extraordinary income	147	208	60
特別損失	Extraordinary loss	—	—	—
税引前当期純利益	Income before income taxes	889	1,259	369
法人税、住民税及び事業税	Income taxes-current	7	81	73
法人税等調整額	Income taxes-deferred	240	458	218
当期純利益	Net income	642	718	76