

2017年3月期 決算資料

Reference Materials for the year ended March 31, 2017

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CREDIT SAISON CO., LTD.

単体の営業報告

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◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

	2016/3	前年比% YOY Change (%)	構成比% % of Total	2017/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	4,258,284	104.1	56.5	4,476,608	105.1	55.9
カードキャッシング Cash advances	267,723	96.6	3.6	253,837	94.8	3.2
カード事業計 Credit card total	4,526,008	103.7	60.0	4,730,445	104.5	59.0
証書ローン Member's Loan	4,605	115.0	0.1	3,701	80.4	0.1
プロセッシング・他社カード代行 Agency services	2,522,242	103.6	33.5	2,671,710	105.9	33.4
クレジットサービス関連 Credit services related	33,278	98.7	0.4	32,156	96.6	0.4
クレジットサービス事業計 Credit services total	7,086,134	103.6	94.0	7,438,014	105.0	92.8
リース事業 Leases	106,000	99.3	1.4	108,101	102.0	1.4
信用保証 Guarantees	150,101	109.3	2.0	159,914	106.5	2.0
不動産担保ローン Mortgage loans	82,420	163.3	1.1	125,629	152.4	1.6
その他 Others	114,043	141.4	1.5	180,286	158.1	2.3
ファイナンス関連 Finance related	196,463	149.9	2.6	305,916	155.7	3.8
ファイナンス事業計 Finance business total	346,565	129.1	4.6	465,831	134.4	5.8
その他の事業 Other businesses	20	104.5	0.0	21	103.7	0.0
取扱高合計 Volume of new contracts	7,538,720	104.5	100.0	8,011,968	106.3	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)

	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	975,378	84,117	109.4	1,038,929	63,551	106.5
(内 リボルビング) (include revolving)	338,708	43,790	114.8	380,822	42,114	112.4
カードキャッシング Cash advances	216,580	△ 1,851	99.2	214,032	△ 2,547	98.8
カード事業計 Credit card total	1,191,959	82,266	107.4	1,252,962	61,003	105.1
証書ローン Member's Loan	9,978	△ 889	91.8	8,912	△ 1,065	89.3
プロセッシング・他社カード代行 Agency services	102,259	1,184	101.2	91,075	△ 11,184	89.1
クレジットサービス関連 Credit services related	441	△ 122	78.3	347	△ 94	78.7
クレジットサービス事業計 Credit services total	1,304,638	82,438	106.7	1,353,297	48,658	103.7
リース事業 Leases	52,948	4,790	109.9	58,740	5,792	110.9
信用保証 Guarantees	1,323 (264,021)	100 (23,814)	108.2 (109.9)	1,423 (287,207)	99 (23,186)	107.6 (108.8)
不動産担保ローン Mortgage loans	131,505	59,388	182.4	227,821	96,316	173.2
その他 Others	36,486	5,049	116.1	56,132	19,646	153.8
ファイナンス関連 Finance related	167,991	64,438	162.2	283,954	115,962	169.0
ファイナンス事業計 Finance business total	169,315 (432,012)	64,539 (88,253)	161.6 (125.7)	285,377 (571,162)	116,062 (139,149)	168.5 (132.2)
割賦売掛金残高計 Installment accounts receivable	1,526,902 (1,789,599)	151,768 (175,482)	111.0 (110.9)	1,697,415 (1,983,200)	170,513 (193,600)	111.2 (110.8)
リース投資資産 Leased investment assets	227,503	1,393	100.6	227,821	317	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200億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥20bil (monthly payment).

単位: 百万円 / (¥ Million)

	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	995,378	61,117	106.5	1,058,929	63,551	106.4

◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2016/3	前年比% YOY Change (%)	構成比% % of Total	2017/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services	116,836	105.7	51.1	124,655	106.7	52.2
カードキャッシング Cash advances	33,813	100.8	14.8	33,053	97.8	13.9
カード事業計 Credit card total	150,649	104.5	65.9	157,708	104.7	66.1
証書ローン Member's Loan	1,259	89.4	0.6	1,098	87.2	0.5
プロセッシング・他社カード代行 Agency services	25,442	95.9	11.1	25,773	101.4	10.8
クレジットサービス関連 Credit services related	8,841	109.0	3.9	9,374	106.0	3.9
クレジットサービス事業計 Credit services total	186,172	103.3	81.4	193,955	104.2	81.3
リース事業 Leases	13,509	96.9	5.9	13,249	98.1	5.6
信用保証 Guarantees	15,154	108.8	6.6	16,528	109.1	6.9
不動産担保ローン Mortgage loans	6,389	168.5	2.8	7,437	116.4	3.1
その他 Others	1,688	140.3	0.7	2,625	155.5	1.1
ファイナンス関連 Finance related	8,077	161.7	3.5	10,063	124.6	4.2
ファイナンス事業計 Finance business total	23,232	122.7	10.2	26,592	114.5	11.1
その他の事業 Other business	18	105.4	0.0	19	103.6	0.0
金融収益 Financial revenue	5,779	92.0	2.5	4,820	83.4	2.0
営業収益計 Total operating revenue	228,713	104.3	100.0	238,637	104.3	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.

	2016/3	前年比% YOY Change (%)	構成比% % of Total	2017/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	68,899	102.0	59.0	70,991	103.0	57.0
リボ残高収益 Revenues from Revolving Credit	40,082	113.5	34.3	45,607	113.8	36.6
年会費 Annual membership Fees	7,854	102.0	6.7	8,056	102.6	6.5
合計 Total	116,836	105.7	100.0	124,655	106.7	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)

	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	35,386	4,027	112.8	39,041	3,655	110.3
貸倒引当金繰入額 Provision for losses on accounts receivable	15,447	3,153	125.7	20,055	4,608	129.8
利息返還損失引当金繰入額 Provision for losses for interest repayment	15,046	6,209	170.3	15,339	293	101.9
債務保証損失引当金繰入額 Provision for losses on guarantees	4,801	699	117.1	6,126	1,325	127.6
役員報酬 Directors' and statutory auditors' compensation	410	△ 27	93.8	446	35	108.6
従業員給料及び賞与 Employees' salaries and bonuses	18,267	1,253	107.4	19,230	963	105.3
賞与引当金繰入額 Provision for bonus payable	1,443	51	103.7	1,500	57	104.0
退職給付費用 Retirement provisions	468	17	103.8	487	18	103.9
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	100	△ 27	78.7	128	28	128.0
福利厚生費 Health and welfare benefits	2,980	178	106.4	3,278	297	110.0
通信交通費 Communication and travel expenses	11,487	△ 145	98.8	11,696	208	101.8
租税公課 Taxes	5,365	249	104.9	6,473	1,107	120.6
賃借料 Rental fees	1,340	△ 26	98.0	1,427	87	106.5
支払手数料 Fees paid	65,969	1,663	102.6	67,696	1,726	102.6
減価償却費 Depreciation expenses	3,175	△ 769	80.5	2,877	△ 298	90.6
その他 Others	4,801	86	101.8	7,232	2,430	150.6
合計 Total	186,492	16,593	109.8	203,038	16,545	108.9

◆ 貸倒償却の実額 / Credit Losses

	2016/3	増減 Increase/Decrease	前年比% YOY Change (%)	2017/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	21,465	△ 1,490	93.5	25,330	3,865	118.0

◆ 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)

2016/3			
変動金利資産 Variable-rate assets	511	変動金利負債 Variable-rate liabilities	616 (616)
準固定金利資産 Semi-fixed-rate assets	570	固定金利負債 Fixed-rate liabilities	1,087 (1,107)
固定金利資産 Fixed-rate assets	277	非金利負債 Non-interest-bearing liabilities	405
非金利資産 Non-interest-earning assets	1,109 (1,129)	資本 Shareholder's equity	360
資産合計 Total assets	2,469 (2,489)	負債・資本合計 Total liabilities and shareholder's equity	2,469 (2,489)

GAP額 GAP amount	105 (105)
GAP率 GAP rate	4.3% (4.2%)

単位:10億円/(¥ Billion)

2017/3			
変動金利資産 Variable-rate assets	592	変動金利負債 Variable-rate liabilities	707 (707)
準固定金利資産 Semi-fixed-rate assets	659	固定金利負債 Fixed-rate liabilities	1,123 (1,143)
固定金利資産 Fixed-rate assets	289	非金利負債 Non-interest-bearing liabilities	418
非金利資産 Non-interest-earning assets	1,082 (1,102)	資本 Shareholder's equity	374
資産合計 Total assets	2,623 (2,643)	負債・資本合計 Total liabilities and shareholder's equity	2,623 (2,643)

GAP額 GAP amount	115 (115)
GAP率 GAP rate	4.4% (4.4%)

◆ GAP率とは、GAP額を総資産額で除した百分率である。
The GAP ratio is GAP amount / Total assets.

◆ ()は債権流動化分を含む数値。
Number of () estimates are installment receivable securitization include in the credit-card-related shopping services.

◆ 連結業績予測／Performance Estimates (Consolidated)

単位: 百万円／(¥ Million)

	営業収益 Operating Revenue				
	2017/3	前年比% YOY Change (%)	2018/3	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	210,336	103.6	220,900	105.0	75.7
リース事業収益 Income from the leases business	13,241	98.2	13,700	103.5	4.7
ファイナンス事業利益 Income from the finance business	31,072	113.7	34,100	109.7	11.7
不動産関連事業利益 Income from the real estate related business	13,619	88.2	13,500	99.1	4.6
エンタテインメント事業利益 Income from the entertainment business	10,396	100.1	9,500	91.4	3.3
金融収益 Financial revenue	279	84.2	300	107.5	0.1
営業収益合計 Operating revenue	278,944	103.3	292,000	104.7	100.0

	2017/3	前年比% YOY Change (%)	2018/3	前年比% YOY Change (%)
営業費用 Operating expenses	247,730	106.2	248,000	100.1
営業利益 Operating income	31,213	85.3	44,000	141.0
経常利益 Ordinary income	53,065	121.1	57,000	107.4
当期純利益 Net income	42,253	161.5	40,000	94.7

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

単位: 百万円 / (¥ Million)

		取扱高 Volume of New Contracts			営業収益 Operating Revenue		
		2018/3	前年比% YOY Change (%)	構成比% % of Total	2018/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング	Credit-card-related shopping services	4,790,000	107.0	56.0	132,000	105.9	52.4
カードキャッシング	Cash advances	264,000	104.0	3.1	33,400	101.0	13.3
カード事業計	Credit card total	5,054,000	106.8	59.0	165,400	104.9	65.7
証書ローン	Member's Loan	2,020	54.6	0.0	900	82.0	0.4
プロセッシング・他社カード代行	Agency services	2,858,000	107.0	33.4	27,000	104.8	10.7
クレジットサービス関連	Credit services related business	36,000	112.0	0.4	10,500	112.0	4.2
クレジットサービス事業計	Credit services total	7,950,020	106.9	92.9	203,800	105.1	80.9
リース 事業	Leases	120,000	111.0	1.4	13,700	103.4	5.4
信用保証	Guarantees	176,000	110.1	2.1	18,000	108.9	7.1
不動産担保ローン	Mortgage loans	126,000	100.3	1.5	8,100	108.9	3.2
その他	Others	189,000	104.8	2.2	3,400	129.5	1.4
ファイナンス関連	Finance related business	315,000	103.0	3.7	11,500	114.3	4.6
ファイナンス事業計	Finance business total	491,000	105.4	5.7	29,500	110.9	11.7
金融収益	Financial revenue				4,800	99.6	1.9
合計	Total	8,561,020	106.9	100.0	251,800	105.5	100.0

	2017/3	前年比% YOY Change (%)	2018/3	前年比% YOY Change (%)
販管費 SG&A expenses	203,038	108.9	203,700	100.3
金融費用 Financial expenses	11,282	89.4	10,200	90.4
計 Total	214,320	107.6	213,900	99.8
営業利益 Operating income	24,316	82.2	37,900	155.9
経常利益 Ordinary income	28,210	86.5	41,000	145.3
当期純利益 Net income	21,045	82.5	26,500	125.9

(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年度実績 2016年度実績 2017年度見込
Fiscal 15 Fiscal 16 Fiscal 17
Actual Actual Estimate

事業内容・他
Business & others

■連結子会社 Consolidated Subsidiaries

単位:百万円/(¥ Million)

(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 GS-group) (100.0%)	総 資 産	Total Assets	191,732	178,839		< Real Estate Revitalization Business & Loan Servicing (Asset Recovery) Business > - Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing. - In the Comprehensive Real Estate Business, the Group undertakes revitalization of old real estate and planning and development of new real estate, with the aim of releasing real estate with high asset value into the market. - In the Loan Servicing operations, the Group purchases claims from financial institutions and investors, solves the inherent problems using its unique know-how, engaging in management and recovery of the assets.
	純 資 産	Shareholders' Equity	△ 907	1,628		
	剰 余 金	Retained Earnings	△1,008	1,425		
	営 業 収 益	Operating Revenue	※ 14,373	※ 11,963	※ 11,561	
	経 常 利 益	Ordinary Income	7,447	3,023	2,026	
	当 期 利 益	Net Income	69,889	1,615	1,565	
(株)セゾンパーソナルプラス SAISON PERSONAL PLUS COMPANY LIMITED. 100.0% (100.0%)	総 資 産	Total Assets	5,331	5,419		< Temporary Staffing Business and Debt Collection Business > - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business. - The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純 資 産	Shareholders' Equity	4,470	4,609		
	剰 余 金	Retained Earnings	3,068	3,207		
	営 業 収 益	Operating Revenue	6,139	6,050	6,981	
	経 常 利 益	Ordinary Income	187	320	351	
	当 期 利 益	Net Income	296	138	210	
(株)セゾンファンデックス Saison Fundex Corporation 100.0% (100.0%)	総 資 産	Total Assets	69,908	74,376		< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business > - Engages in an array of real estate security and credit-guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.
	純 資 産	Shareholders' Equity	14,153	15,502		
	剰 余 金	Retained Earnings	9,618	10,934		
	営 業 収 益	Operating Revenue	7,228	7,350	7,156	
	経 常 利 益	Ordinary Income	804	2,117	2,500	
	当 期 利 益	Net Income	413	1,415	1,689	
(株)コンチェルト CONCERTO CO., LTD. 96.9% (100.0%)	総 資 産	Total Assets	33,806	38,216		< Amusement Facilities Business, Real Estate Leasing Business > - In the Amusement Facilities Business, the Group manages 22 amusement centers under the brand CONCERTHALL in the East Japan region centering on the Kanto area. Operations are conducted based on the community-oriented administration model enabling the business to grow together with the communities its facilities operate in. - In the Real Estate Leasing Business, the Group engages in a variety of real estate operations centering on the core business of leasing commercial buildings such as THE PRIME in the Tokyo metropolitan area starting with Shibuya.
	純 資 産	Shareholders' Equity	28,871	29,784		
	剰 余 金	Retained Earnings	10,971	11,884		
	営 業 収 益	Operating Revenue	※ 11,808	※ 12,133	※ 11,330	
	経 常 利 益	Ordinary Income	1,744	2,222	2,110	
	当 期 利 益	Net Income	906	912	1,404	
(株)キュービタス Qubitous Co., Ltd. 51.0% (51.0%)	総 資 産	Total Assets	85,925	95,913		< Commissioned Business for Credit Card Processing > - Was established as a joint venture by the Group (51.0%) and the Mizuho Bank, Ltd. (49.0%). - Is engaged in the commissioned business of credit card-related processing.
	純 資 産	Shareholders' Equity	3	3,160		
	剰 余 金	Retained Earnings	△ 496	2,660		
	営 業 収 益	Operating Revenue	25,992	25,987		
	経 常 利 益	Ordinary Income	△ 4	△ 187		
	当 期 利 益	Net Income	1,057	3,156		

(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年度実績 2016年度実績 2017年度見込
Fiscal 15 Fiscal 16 Fiscal 17
Actual Actual Estimate

事業内容・他
Business & others

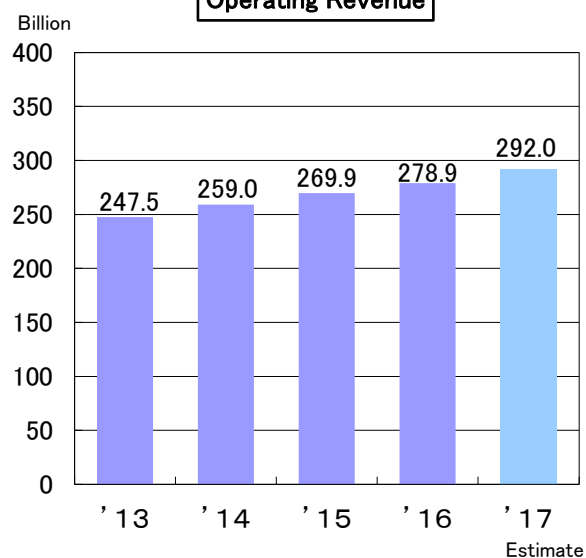
■持分法適用会社 = 関連会社 **Affiliates Account For By the Equity Method** 単位: 百万円/(¥ Million)

(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	23,183	22,315		< Information Service Industry > Card system business, Retail integrated solution business, and HULFT business providing Telecommunications middleware sales and solutions.
	純資産	Shareholders' Equity	4,226	7,629		
	剰余金	Retained Earnings	1,382	4,781		
	営業収益	Operating Revenue	6,790	8,335		
	経常利益	Ordinary Income	2,088	4,080	3,238	
	当期利益	Net Income	△ 6,347	3,399	2,080	
46.8% (46.8%)						
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	155,262	171,959		< 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	24,926	27,709		
	剰余金	Retained Earnings	21,026	23,809		
	営業収益	Operating Revenue	22,188	22,114	22,798	
	経常利益	Ordinary Income	4,508	3,992	4,358	
	当期利益	Net Income	2,963	2,783	2,982	
50.0% (50.0%)						
ユーシーカード㈱ UC CARD Co., Ltd.	総資産	Total Assets	315,283	329,555		< Credit Card Service Industry > The Group contributed 31.0% in accordance with a comprehensive business alliance concerning credit card business we entered into with the Mizuho Bank, Ltd. Includes a number of credit card-related businesses entailing operations with members, affiliated commercial institutions, and gift cards.
	純資産	Shareholders' Equity	58,712	64,555		
	剰余金	Retained Earnings	8,228	45,443		
	営業収益	Operating Revenue	27,740	26,929		
	経常利益	Ordinary Income	1,179	744		
	当期利益	Net Income	749	37,214		
31.0% (31.0%)						
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	95,777	93,874		< 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	28,791	30,522		
	剰余金	Retained Earnings	26,991	28,699		
	営業収益	Operating Revenue	17,207	16,883		
	経常利益	Ordinary Income	3,062	2,514		
	当期利益	Net Income	1,960	1,744		
22.4% (22.4%)						
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	11,793	13,252		< 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	573	1,435		
	剰余金	Retained Earnings	△ 2,426	△ 1,564		
	営業収益	Operating Revenue	2,057	2,249	2,369	
	経常利益	Ordinary Income	208	358	330	
	当期利益	Net Income	205	861	175	
50.0% (50.0%)						
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd.	総資産	Total Assets	29,416	36,694		< 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	368	574		
	剰余金	Retained Earnings	△ 1,731	△ 1,525		
	営業収益	Operating Revenue	4,131	5,465	6,917	
	経常利益	Ordinary Income	220	214	337	
	当期利益	Net Income	△ 39	206	336	
30.0% (30.0%)						
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.	総資産	Total Assets	96,391	100,827		< 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	24,446	27,093		
	剰余金	Retained Earnings	21,146	23,793		
	営業収益	Operating Revenue	17,257	17,662	18,165	
	経常利益	Ordinary Income	4,371	4,532	4,510	
	当期利益	Net Income	2,707	2,917	2,921	
33.4% (33.4%)						
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd.	総資産	Total Assets	177,033	173,592		< 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	33,166	34,029		
	剰余金	Retained Earnings	11,166	12,029		
	営業収益	Operating Revenue	20,742	20,408		
	経常利益	Ordinary Income	2,575	2,262		
	当期利益	Net Income	1,556	1,407		
49.0% (49.0%)						
㈱イープラス eplus inc.	総資産	Total Assets				< 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.
	純資産	Shareholders' Equity				
	剰余金	Retained Earnings				
	営業収益	Operating Revenue				
	経常利益	Ordinary Income				
	当期利益	Net Income				
50.0% (50.0%)						

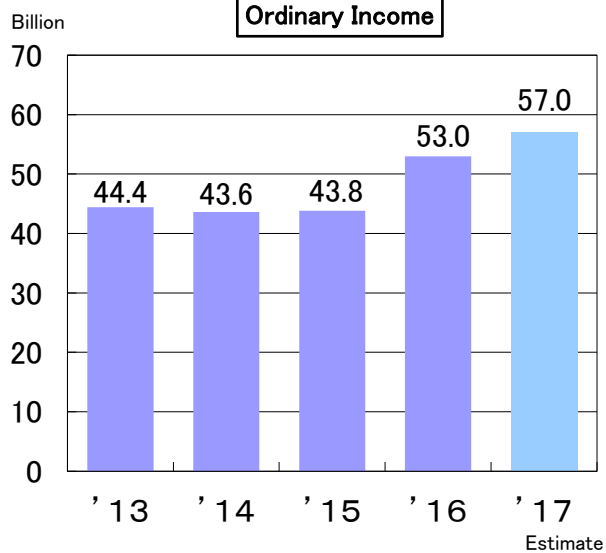
◆ Operating Results

Consolidated

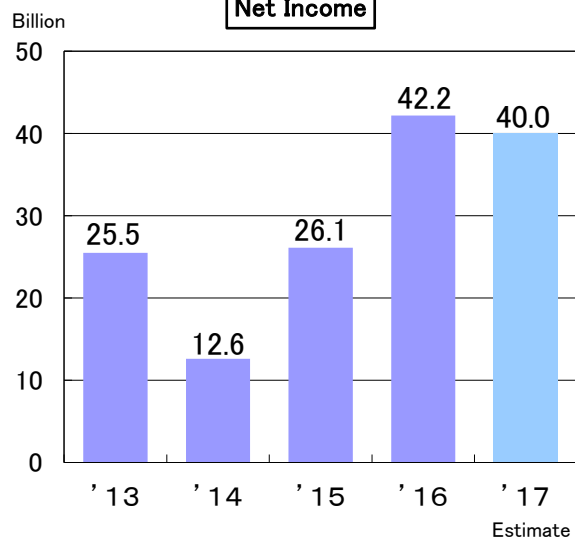
Operating Revenue



Ordinary Income

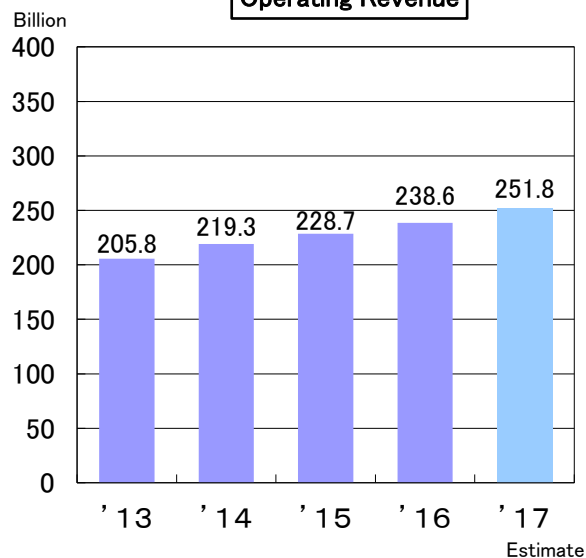


Net Income

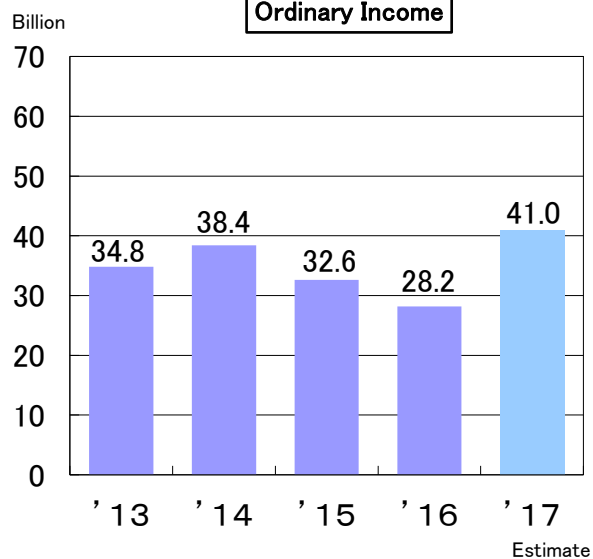


Non-consolidated

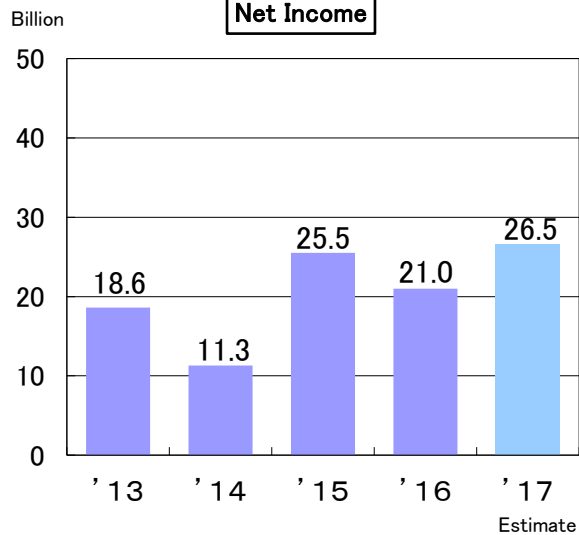
Operating Revenue



Ordinary Income

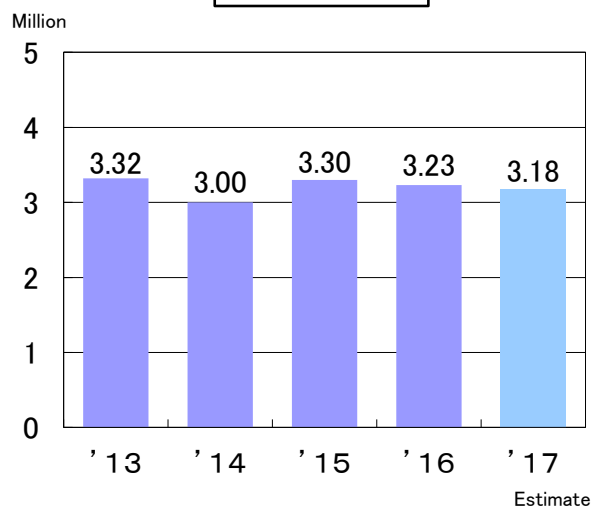


Net Income

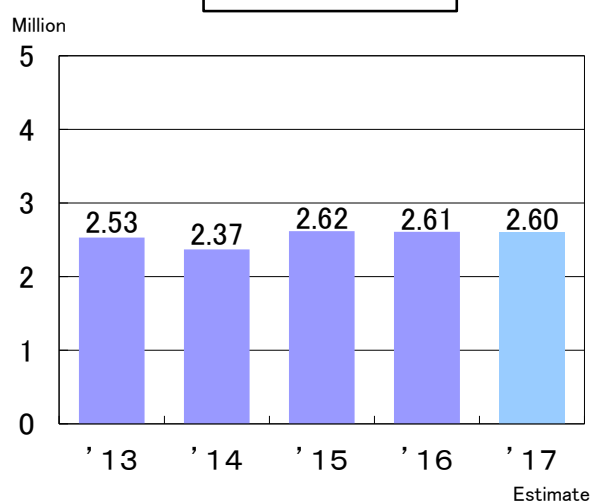


◆ Main Indices (Non-consolidated)

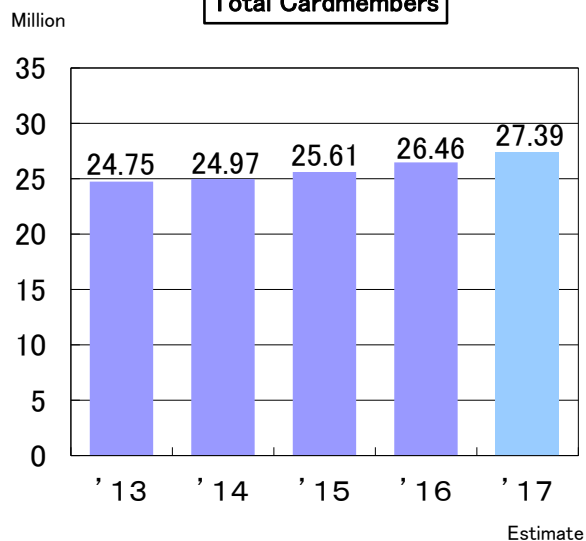
New Applications



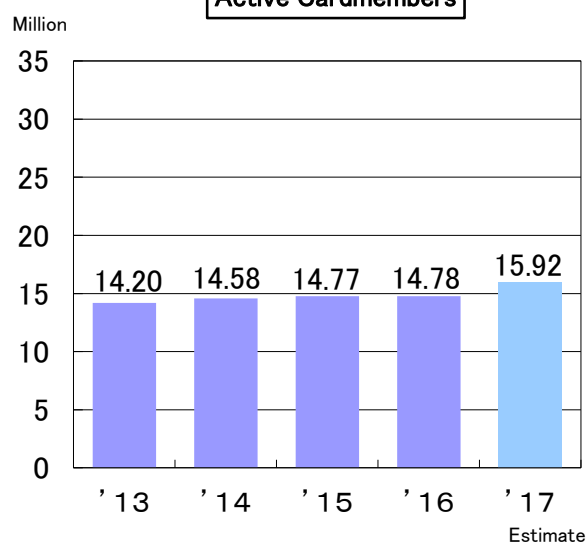
New Cards Issued



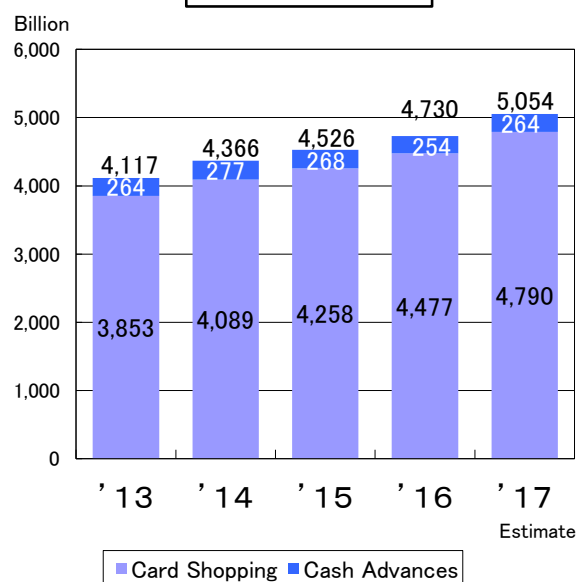
Total Cardmembers



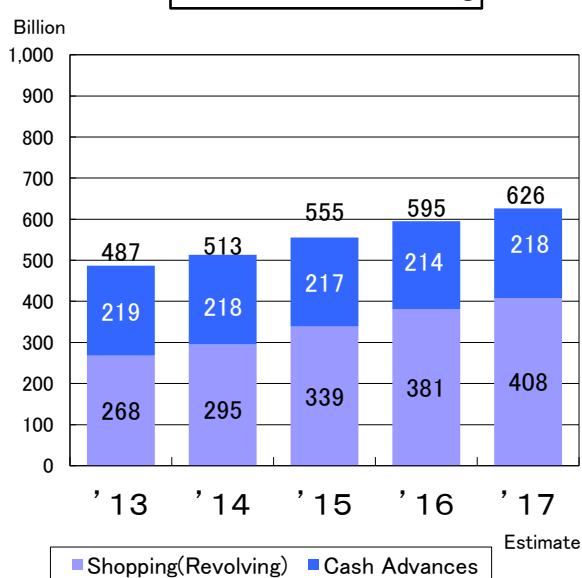
Active Cardmembers



Transaction Volume

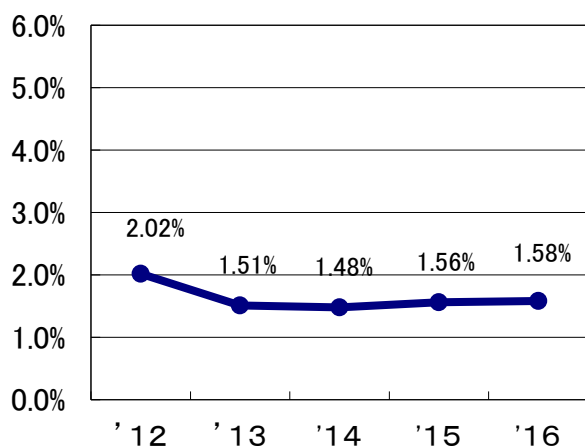


Credit Loans Outstanding

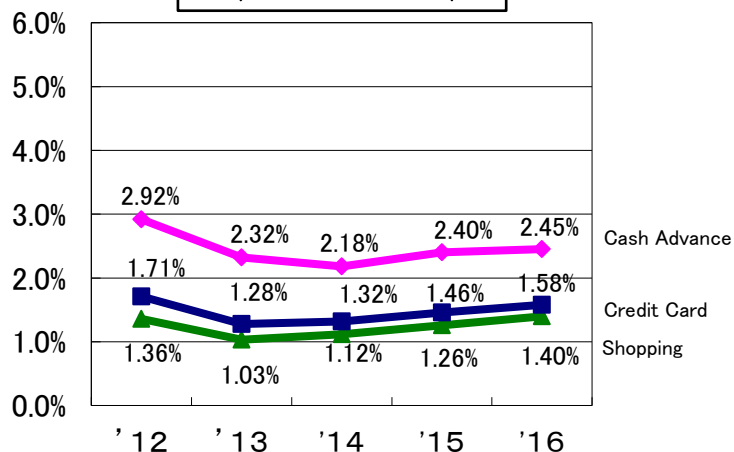


◆ Credit Riskn Trends

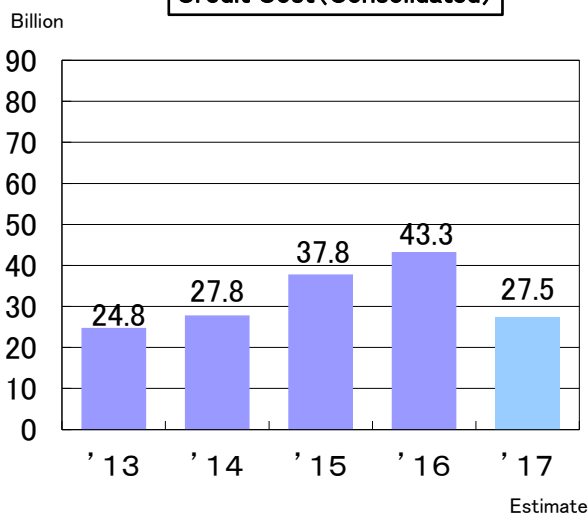
Delinquency of over 90 days (Consolidated)



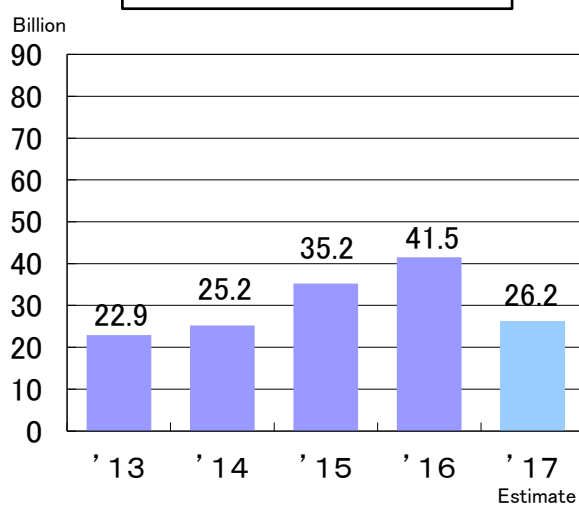
Delinquency of over 90 days (Non-consolidated)



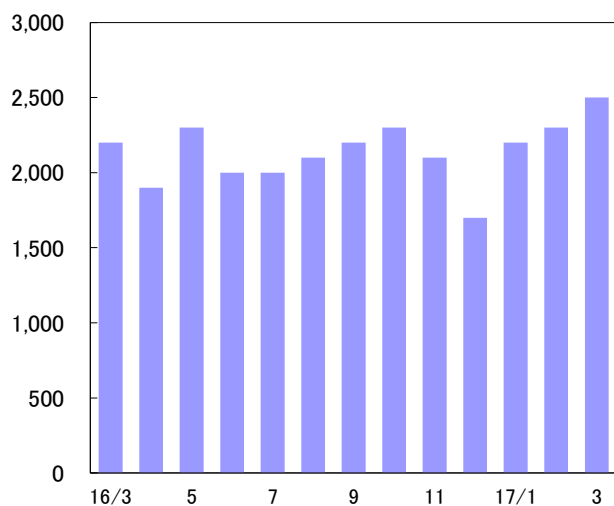
Credit Cost (Consolidated)



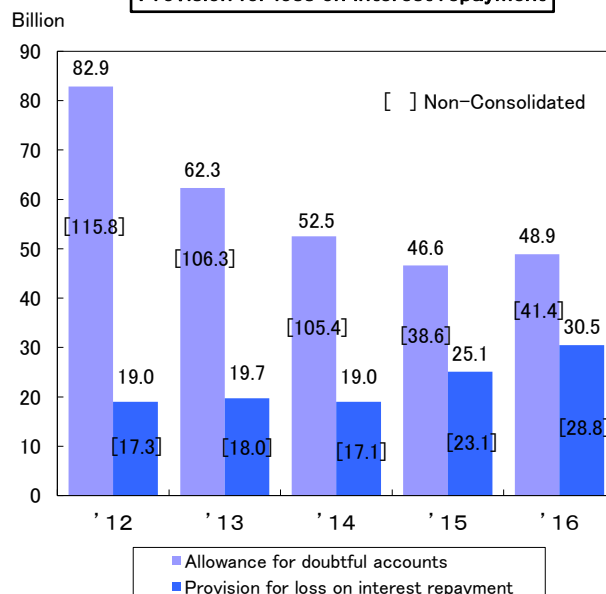
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



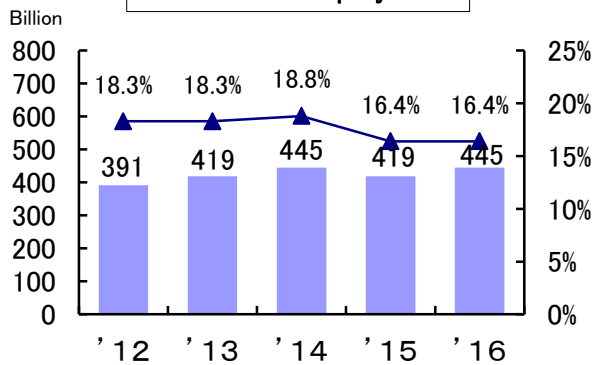
Allowance for doubtful accounts
Provision for loss on interest repayment



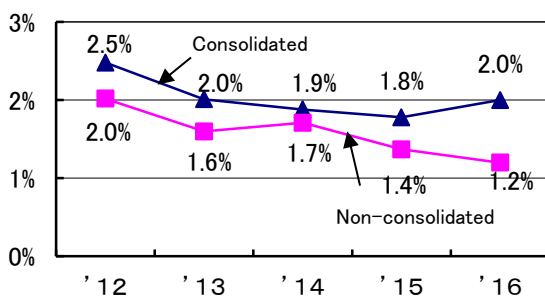
◆ Financial Indices

Consolidated

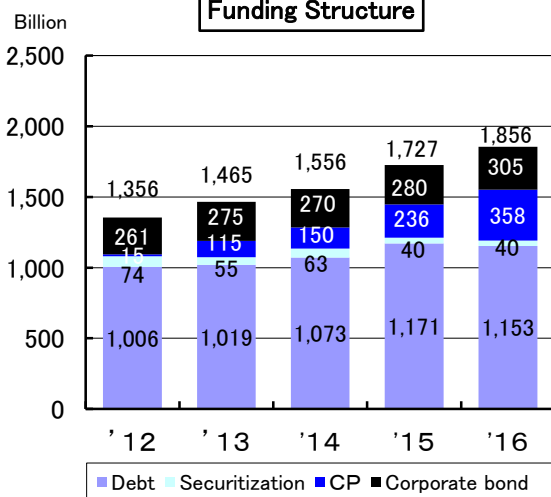
Shareholders' Equity Ratio



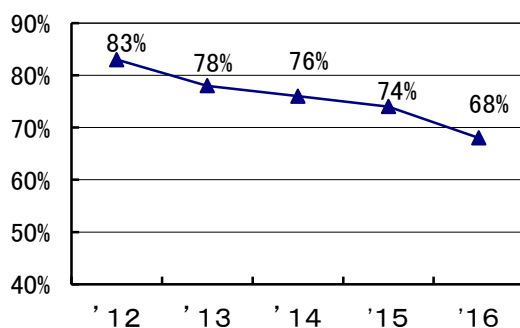
R O A (Ordinary Income Basis)



Funding Structure

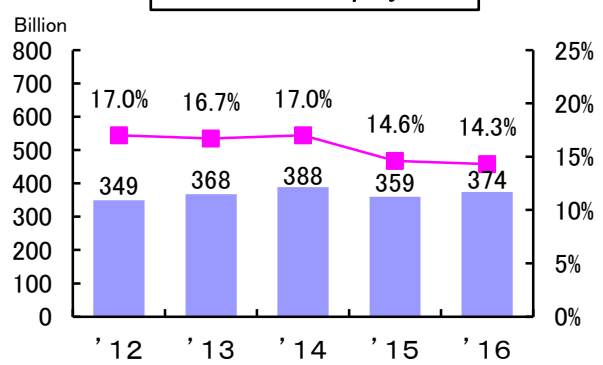


Long-term Ratio

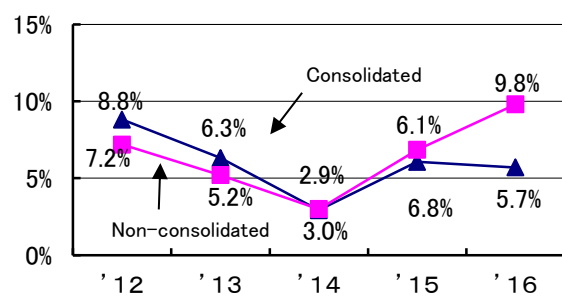


Non-consolidated

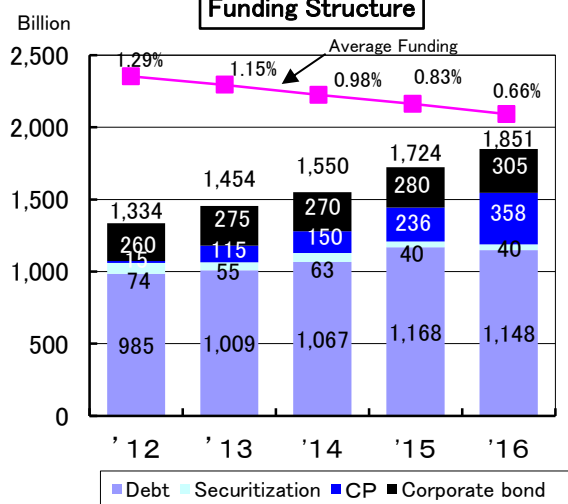
Shareholders' Equity Ratio



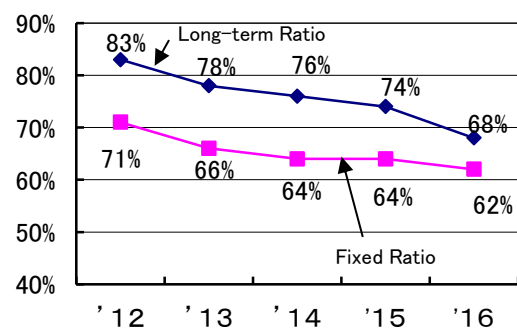
R O E



Funding Structure



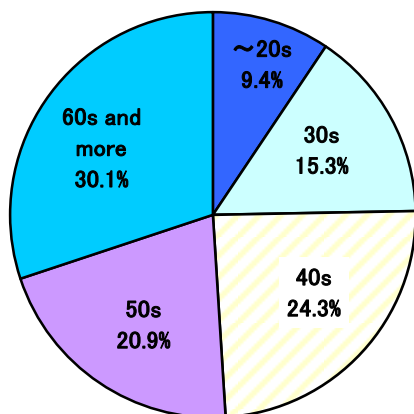
Long-term Ratio/Fixed Ratio



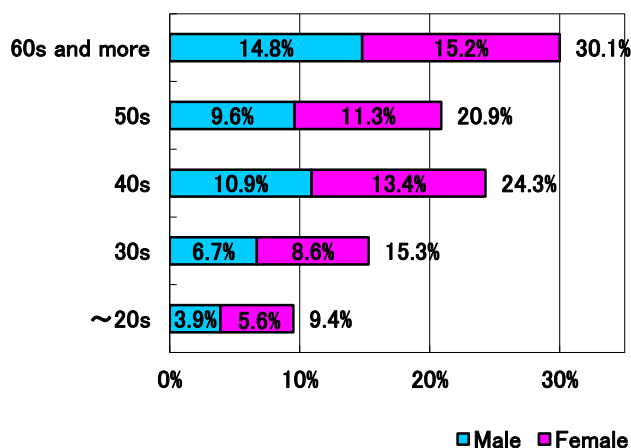
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2017

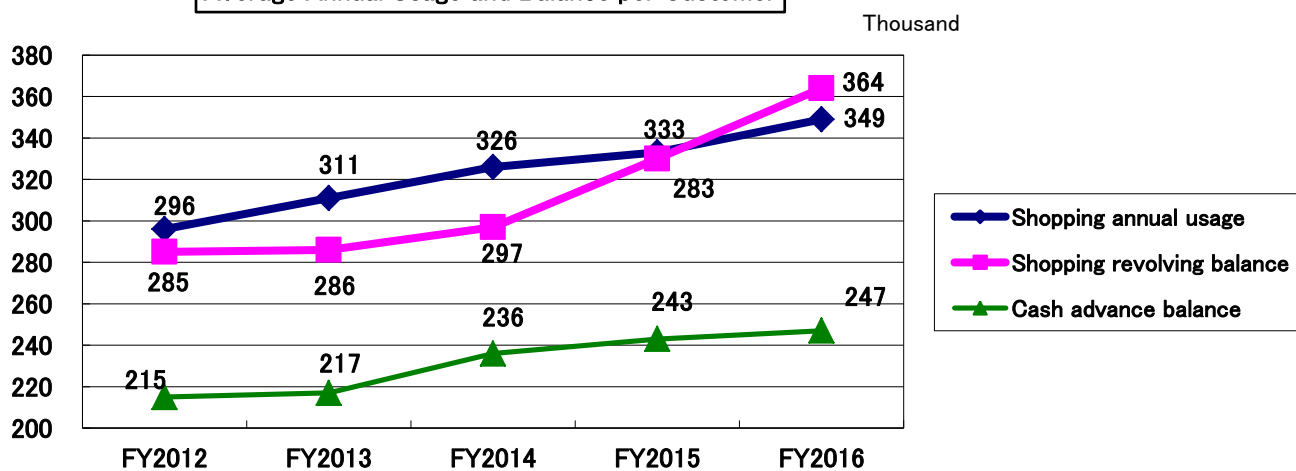
Share by Age



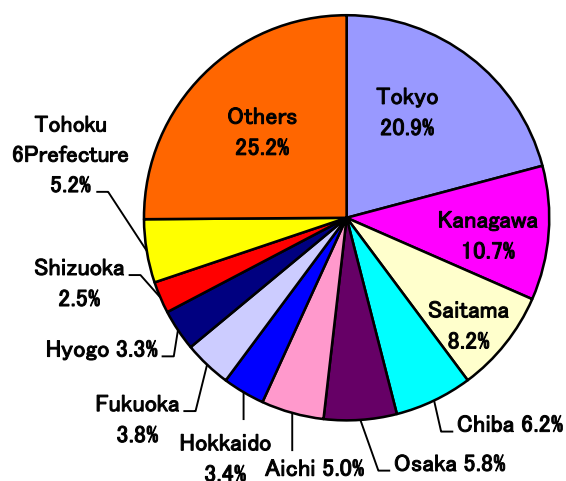
Share by Age and Sex



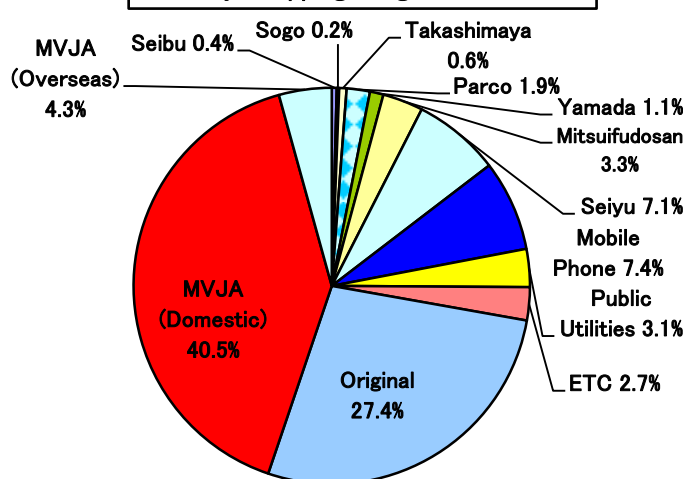
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Mar. 31, 2017

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
Credit Saison (Non-consolidated)	3.23	26.46	4,730	238	28
Yamada Financial 34.0% (established 06/6)	0.17	1.87	153	1	0
YM Saison 50.0% (established 07/9)	0	0.03	4	0	0
Idemitsu Credit 50.0% (invested 03/10)	0.29	3.50	726	22	3
Risona Card 22.4% (invested 04/8)	0.07	1.58	345	16	2
Takashimaya Credit 33.4% (invested 04/8)	0.12	1.38	595	17	5
Shizugin Saison 50.0% (established 06/10)	0.03	0.24	57	2	0
Daiwa House Financial 30.0% (established 06/11)	0.07	0.38	141	5	0
Seven CS Card Service 49.0% (established 09/10)	0.17	3.23	734	20	2
Total	3.98	36.77	7,329	323	41

※“Transaction volume” includes shopping and cash advance.

(参考) 貸借対照表 (2017年3月31日現在)
Balance Sheets (As of March 31, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2017年3月 連結貸借対照表 (A) Consolidated	2017年3月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)	Term 科 目 Item		2017年3月 連結貸借対照表 (A) Consolidated	2017年3月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)
		金額	Amount				金額	Amount	
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	(2,207,412)	(2,279,618)	(△ 72,205)	流動負債	Current liabilities	(1,016,629)	(1,001,154)	(15,474)
現金及び預金	Cash and deposits	63,266	49,156	14,110	支払手形及び買掛金	Notes and accounts payable-trade	238,190	237,931	258
割賦売掛金	Accounts receivable-installment	1,769,438	1,697,415	72,022	短期借入金	Short-term loans payable	229,960	229,760	200
リース投資資産	Lease investments assets	227,760	227,821	△ 60	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	69,885	68,700	1,185
営業投資有価証券	Operational investment securities	33,099	31,411	1,688	一年以内に償還予定の社債	Current portion of bonds	50,000	50,000	—
たな卸資産	Inventory	115,282	1,108	114,173	コマーシャル・ペーパー	Commercial paper	358,000	358,000	—
繰延税金資産	Deferred income taxes	18,408	16,957	1,450	一年以内に返済予定の債権流動化借入金	Current portion of long-term loans payable under credit fluidity	—	—	—
短期貸付金	Short-term loans	3,997	277,190	△ 273,193	リース債務	Leases Obligations	524	441	82
その他の	Other trade receivables	22,180	20,032	2,148	未払法人税等	Income taxes payable	9,589	7,188	2,401
貸倒引当金	Allowance for doubtful accounts	△ 46,020	△ 41,475	△ 4,544	賞与引当金	Provision for bonuses	2,315	1,500	815
					役員賞与引当金	Provision for directors' bonuses	157	128	29
					利息返還損失引当金	Provision for loss on interest repayment	9,445	8,826	619
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	144	144	—
					資産除去債務	Asset retirement obligations	—	—	—
固定資産	Noncurrent assets	(511,154)	(342,541)	(168,613)	割賦利益繰延	Deferred installment income	9,028	9,028	—
有形固定資産	Property, plant and equipment	(71,150)	(15,383)	(55,766)	その他の	Others	39,388	29,505	9,883
建物	Buildings	24,673	5,689	18,984	固定負債	Long-term liabilities	(1,256,539)	(1,248,012)	(8,527)
土地	Land	39,774	6,904	32,870	社債	Bonds payable	255,000	255,000	—
リース資産	Equipment for lease	1,354	1,168	185	長期借入金	Long-term loans payable	852,899	849,499	3,400
建設仮勘定	Construction in progress	1,094	295	799	債権流動化借入金	Long-term loans payable under credit fluidity	20,000	20,000	—
その他の	Others	4,252	1,325	2,927	リース債務	Leases Obligations	1,209	1,151	57
					債務保証損失引当金	Provision for loss on guarantees	6,418	6,128	290
無形固定資産	Intangible assets	(200,622)	(105,956)	(94,666)	ポイント引当金	Provision for point card certificates	94,033	94,033	—
借地権	Leaseholds	970	14	956	利息返還損失引当金	Provision for loss on interest repayment	21,148	19,996	1,152
ソフトウェア	Software	5,745	4,117	1,627	資産除去債務	Asset retirement obligations	445	—	445
リース資産	Equipment for lease	309	309	—	その他の	Others	5,385	2,204	3,181
建設仮勘定	Construction in progress	193,309	101,262	92,047					
その他の	Others	287	253	34					
投資その他の資産	Investments and other assets	(239,382)	(221,202)	(18,180)	負債合計	Total Liabilities	2,273,168	2,249,166	24,002
投資有価証券	Long-term investment securities	168,339	145,019	23,320	(純資産の部)	(Net assets)			
長期貸付金	Long-term loans	11,258	47,456	△ 36,198	株主資本	Shareholders' equity	(410,773)	(344,031)	(66,741)
長期前払費用	Long-term prepaid expense	375	137	238	資本剰余金	Capital stock	75,929	75,929	—
差入保証金	Lease deposits	5,439	2,927	2,512	資本剰余金	Capital surplus	85,634	84,100	1,534
整理事業関連資産	Liquidation business assets	32,456	—	32,456	利益剰余金	Retained earnings	302,087	236,596	65,491
繰延税金資産	Deferred income taxes	21,397	23,354	△ 1,956	自己株式	Treasury common stock	△ 52,879	△ 52,594	△ 284
その他の	Others	3,093	2,317	775	評価・換算差額等	Valuation and translation adjustments	(34,290)	(30,445)	(3,845)
貸倒引当金	Allowance for doubtful accounts	△ 2,977	△ 9	△ 2,967	その他有価証券評価差額金	Valuation difference on available-for-sale securities	35,315	31,095	4,219
					繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 694	△ 694	—
繰延資産	Deferred assets	(1,484)	(1,484)	(—)	為替換算調整勘定	Foreign currency translation adjustment	△ 374	—	△ 374
社債発行費	Bond issue cost	1,484	1,484	—	新株予約権	Stock Option	0	—	0
					非支配株主持分	Non-controlling interests	1,818	—	1,818
					純資産合計	Net assets	446,882	374,477	72,405
資産合計	Total assets	2,720,051	2,623,644	96,407	負債及び純資産合計	Total Liabilities and Net assets	2,720,051	2,623,644	96,407

(参考) 損 益 計 算 書 (2016年4月1日 ~ 2017年3月31日)
Statements of Income (From April 1, 2016 to March 31, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2017年3月 連結損益計算書 Consolidated (A)			2017年3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		210,336			193,955			16,380	
リース事業収益	Income from the leases business		13,241			13,249			△ 8	
ファイナンス事業収益	Income from the finance business		31,072			26,592			4,479	
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	37,487			21			37,466		
不動産関連事業原価	Cost of the real estate business	23,868	13,619		1	19		23,866	13,600	
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	58,686			—			58,686		
エンタテインメント事業原価	Cost of the entertainment business	48,290	10,396		—	—		48,290	10,396	
金融収益	Financial revenues		279			4,820			△ 4,541	
計	Total		278,944	100.0%		238,637	100.0%		40,307	116.9%
営業費用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		236,661	84.8%		203,038	85.1%		33,623	116.6%
金融費用	Financial expenses		11,069	4.0%		11,282	4.7%		△ 212	98.1%
計	Total		247,730	88.8%		214,320	89.8%		33,410	115.6%
営業利益	Operating income		31,213	11.2%		24,316	10.2%		6,897	128.4%
営業外収益	Non-operating income		22,016	7.9%		4,026	1.7%		17,990	546.8%
営業外費用	Non-operating expenses		164	0.1%		132	0.1%		32	124.3%
経常利益	Ordinary income		53,065	19.0%		28,210	11.8%		24,855	188.1%
特別利益	Extraordinary income		13,420	4.8%		8,640	3.6%		4,780	155.3%
特別損失	Extraordinary loss		4,279	1.5%		3,585	1.5%		693	119.3%
税金等調整前当期純利益	Income before income taxes and minority interests		62,207	22.3%		33,265	13.9%		28,942	187.0%
法人税、住民税及び事業税	Income taxes-current	9,370			5,958			3,412		
法人税等調整額	Income taxes-deferred	9,034	18,404	6.6%	6,260	12,219	5.1%	2,774	6,185	150.6%
当期純利益	Profit		43,802	15.7%		—	—		43,802	—
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests		1,549	0.6%		—	—		1,549	—
親会社株主に帰属する当期純利益	Profit attributable to owners of parent		42,253	15.1%		21,045	8.8%		21,207	200.8%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.4%	14.3%
総資産利益率	ROA	1.61%	0.97%
自己資本利益率	ROE	9.78%	6.81%
連単倍率	Consolidated/Non-consolidated	2.01	

貸 借 対 照 表 (2017年2月28日現在)
Balance Sheet (As of February 28, 2017)

Term		2016年2月	2017年2月	増減	Term		2016年2月	2017年2月	増減
		February, 2016	February, 2017	Increase/Decrease			February, 2016	February, 2017	Increase/Decrease
科 目	Items	金額	Amount		科 目	Items	金額	Amount	
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	114, 016	117, 895	3, 879	流動負債	Current liabilities	191, 706	176, 050	△ 15, 656
現金及び預金	Cash and deposits	1, 664	2, 539	874	支払手形及び買掛金	Notes and accounts payable-trade	243	202	△ 40
受取手形及び営業未収入金	Notes and operating accounts receivable	79	49	△ 29	短期借入金	Short-term loans payable	187, 043	170, 628	△ 16, 415
たな卸資産	Inventories	110, 817	112, 563	1, 745	未払金・未払費用	Accounts payable-other and accrued expenses	980	2, 102	1, 121
求償債権	Guarantor's claims	15	13	△ 1	預り保証金	Guarantee deposited	1, 537	1, 666	129
短期貸付金	Short-term loans receivable	46	42	△ 3	その他	Others	1, 902	1, 450	△ 451
その他	Other	1, 961	3, 182	1, 221					
貸倒引当金	Allowance for doubtful accounts	△ 568	△ 495	72					
固定資産	Noncurrent assets	77, 716	60, 943	△ 16, 773	固定負債	Noncurrent liabilities	933	1, 160	227
有形固定資産	Property, plant and equipment	22, 922	26, 815	3, 892	瑕疵保証引当金	Provision for guarantees for defects	8	14	6
無形固定資産	Intangible assets	54	49	△ 5	預り保証金	Guarantee deposited	555	680	124
投資その他の資産	Investments and other assets	54, 739	34, 078	△ 20, 661	その他	Other	369	466	96
整理事業関連資産	Liquidation business assets	55, 206	34, 541	△ 20, 665					
その他	Other	2, 783	2, 488	△ 294					
貸倒引当金	Allowance for doubtful accounts	△ 3, 250	△ 2, 951	298					
					負 債 合 計	Total liabilities	192, 639	177, 210	△ 15, 429
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	△ 908	1, 525	2, 433
					資本金	Capital stock	50	50	-
					資本剰余金	Capital surplus	50	50	-
					利益剰余金	Retained earnings	△ 1, 008	1, 425	2, 432
					評価・換算差額等	Valuation and translation adjustments	1	5	4
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	1	5	4
資 産 合 計	Total assets	191, 732	178, 839	△ 12, 893	純 資 産 合 計	Total net assets	△ 907	1, 628	2, 535
					負 債 純 資 産 合 計	Total liabilities and net assets	191, 732	178, 839	△ 12, 893

損 益 計 算 書 (2016年3月1日 ~ 2017年2月28日)

Statement of Income (March 1, 2016 to February 28, 2017)

(単位: 百万円)

(Millions of yen)

Term		2016年2月 (15/03－16/02)	2017年2月 (16/03－17/02)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	41,938	35,905	△ 6,033
売上原価	Cost of sales	27,564	23,942	△ 3,622
売上総利益	Gross profit	14,373	11,962	△ 2,410
販売費及び一般管理費	Selling, general and administrative expenses	7,194	7,015	△ 178
営業利益	Operating income	7,179	4,946	△ 2,232
営業外収益	Non-operating income	4,030	677	△ 3,353
営業外費用	Non-operating expenses	3,761	2,600	△ 1,161
経常利益	Ordinary income	7,447	3,023	△ 4,424
特別利益	Extraordinary income	63,085	0	△ 63,085
特別損失	Extraordinary loss	4	107	102
税金等調整前当期純利益	Income before income taxes and minority interests	70,527	2,919	△ 67,608
法人税等	Income taxes	638	1,307	668
当期純利益	Net income	69,889	1,614	△ 68,274

貸 借 対 照 表 (2017年1月31日現在)
Balance Sheets (As of January 31, 2017)

株式会社セゾンファンデックス
SAISON FUNDEX CORPORATION

(単位:百万円)
(Millions of yen)

科 目	Items	2016年1月	2017年1月	増減 Increase/Decrease	科 目	Items	2016年1月	2017年1月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	67,522	72,485	4,962	流動負債	Current liabilities	48,940	52,673	3,732
現金及び預金	Cash and deposits	789	789	△0	短期借入金	Short-term loans payable	45,700	50,300	4,600
営業貸付金	Operating loans	67,377	69,076	1,699	一年以内返済予定 長期借入金	Current portion of long-term loans payable	1,560	585	△ 975
販売用不動産	Real estate for sale	783	3,495	2,711	リース債務	Lease obligations	22	15	△ 6
未収入金	Accounts receivable	300	247	△ 53	未払金	Accounts payable-other	194	170	△ 24
前払費用	Prepaid expenses	46	49	2	未払費用	Accrued expenses	354	235	△ 118
未収収益	Accrued income	1,015	928	△ 87	未払法人税	Income taxes payable	35	348	312
繰延税金資産	Deferred tax assets	588	733	145	利息返還損失引当金	Provision for loss on interest repayment	779	619	△ 160
その他流動資産	Other current assets	432	622	189	債務保証引当金	Provision for loss on guarantees	212	290	78
貸倒引当金	Allowance for doubtful accounts	△ 3,812	△ 3,456	356	その他流動負債	Other current liabilities	81	108	26
					固定負債	Non-current liabilities	6,814	6,201	△ 612
固定資産	Noncurrent assets	2,385	1,891	△ 494	長期借入金	Long-term loans payable	5,585	5,000	△ 585
有形固定資産	Property, plant and equipment	419	435	15	リース債務	Lease obligations	19	39	19
土 地	Land	203	203	—	長期未払金	Long-term accounts payable	10	10	△0
建 物	Buildings	137	129	△ 7	利息返還損失引当金	Provision for loss on interest repayment	1,199	1,152	△ 47
器具及び備品等	Furniture and fixtures	41	51	9					
リース資産	Lease assets	37	50	13					
無形固定資産	Intangible assets	158	106	△ 51					
ソフトウェア	Software	154	102	△ 51					
電話加入権	Telephone subscription right	4	4	—					
					負 債 合 計	Total liabilities	55,754	58,874	3,119
投資等	Investments and other assets	1,808	1,349	△ 458	(純資産の部)	(Net assets)			
投資有価証券	Investment securities	476	522	45	株主資本	Shareholders' equity	14,119	15,434	1,315
固定化営業債権	Long-term loans receivable	29	24	△ 4	資本金	Capital stock	4,500	4,500	—
長期前払費用	Long-term prepaid expenses	0	0	△0	利益剰余金	Retained earnings	9,618	10,934	1,315
繰延税金資産	Deferred tax assets	1,247	735	△ 512					
その他投資等	Other assets	72	81	9	評価・換算差額等	Valuation and translation adjustments	34	67	32
貸倒引当金	Allowance for doubtful accounts	△ 18	△ 15	2	その他有価証券評価差額金	Valuation difference on available-for-sale securities	34	67	32
					純 資 産 合 計	Total net assets	14,153	15,502	1,348
資 産 合 計	Total assets	69,908	74,376	4,468	負債及び純資産合 計	Total liabilities and net assets	69,908	74,376	4,468

損 益 計 算 書 (2016年2月1日 ~ 2017年1月31日)

Statements of Income (From February 1, 2016 to January 31, 2017)

(単位: 百万円)

(Millions of yen)

科 目	Items	2016年1月 15/02 - 16/01	2017年1月 16/02 - 17/01	増減 Increase/Decrease
営業収益	Operating revenue	7,228	7,350	121
営業費用	Operating expenses	6,544	5,341	△ 1,202
支払利息	Interest expenses	845	845	△ 0
販売費及び一般管理費	Selling, general administrative expenses	5,698	4,496	△ 1,202
営業利益	Operating income	683	2,008	1,324
営業外収益	Non-operating income	121	109	△ 11
営業外費用	Non-operating expenses	—	—	—
経常利益	Ordinary income	804	2,117	1,313
特別利益	Extraordinary income	208	—	△ 208
特別損失	Extraordinary loss	—	—	—
税引前当期純利益	Income before income taxes	1,012	2,117	1,104
法人税、住民税及び事業税	Income taxes-current	65	347	282
法人税等調整額	Income taxes-deferred	534	354	△ 180
当期純利益	Net income	413	1,415	1,002