

2018年3月期 第1四半期 決算資料

Reference Materials for the first quarter ended June 30, 2017

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CREDIT SAISON CO., LTD.

第1四半期の業績概況

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FY2017 Q1 Results (2017.4-6)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2017.4~)

- ◇ Launched "Nitori UC Corporate Cards" to promote shift to cashless payments in the corporate market
- ◇ Started full-scale development of the data business utilizing our Big Data platform
- Acquired 100% shares of Omnibus K.K., an advertising firm that leverages state-of-the-art advertising technology
- ◇ Developed "Eikyufumetsu.com" into "Saison Point Mall" and launched provision of "Saison Point Mall Application" to smartphone users
- ◇ For the first time ventured into the house-rent-guarantee business and started handling "Saison house Rent Guarantee Rent Quick"

◆ Business Results (2017.4 ~ 6)

()YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'16/6	¥67.5bil.(98%)		¥57.9bil.(105%)
	'17/6	¥72.0bil.(107%)		¥61.2bil.(106%) 
Ordinary Income	'16/6	¥15.3bil.(87%)		¥12.7bil.(112%)
	'17/6	¥20.8bil.(136%)		¥12.7bil.(100%) 
Net Income	'16/6	¥11.2bil.(89%)		¥9.3bil.(124%)
	'17/6	¥21.6bil.(193%)		¥14.9bil.(160%) 

◆ Consolidated Results

Consolidated Results

(Units:Billion yen; times)

	2017/6	2018/3 (estimate)
Ordinary Income	20.8 (YOY 136%)	57.0
Net Income	21.6 (YOY 193%)	40.0
Ratio of consolidated to non-consolidated net income(times)	1.45	1.51
Shareholders' equity ratio	16.4%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	20.8	12.7	8.1

Contribution to Consolidated Results

Main consolidated subsidiaries	Contribution to Ordinary income	Main equity-method affiliates	Contribution to Ordinary income
Atrium Group (Comprehensive real estate business) (Servicing business)	¥1.86bil.	UC Card Co., Ltd. (Credit card business)	¥4.33bil.
Saison Fundex Corporation (Loans) (Real estate finance business)	¥0.88bil.	Saison Infomation System Co., Ltd. (Information processing)	¥0.54bil.
Concerto Co.,Ltd. (Amusement business) (Real estate rental business)	¥0.58bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥0.36bil.
SAISON PERSONAL PLUS COMPANY LIMITED. (Temporary staff) (Servicing business)	¥0.12bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.21bil.

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

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

	2017/6	2018/3 (target)
New card applications	740,000 (97%)	3,180,000 (100%)
New card issued	620,000 (100%)	2,600,000 (100%)
Total cardmembers	26,650,000 <+190,000>	27,390,000 <+930,000>
Active cardmembers	14,860,000 <+80,000>	15,920,000 <+1,130,000>
Transaction volume	1,213.3 bil. (105%)	5,054.0 bil. (107%)
Card Shopping	1,150.1 bil. (106%)	4,790.0 bil. (107%)
Cash Advances	63.2 bil. (95%)	264.0 bil. (104%)
Shopping revolving balance	390.8 bil. (112%)	408.0 bil. (107%)
Cash advances balance	214.7 bil. (99%)	218.0 bil. (102%)

◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

		2016/6	前年比%	構成比%	2017/6	前年比%	構成比%	2017/3	前年比%	構成比%
			YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
		2016/4/1～6/30			2017/4/1～6/30			2016/4/1～2017/3/31		
	カードショッピング Credit-card-related shopping services	1,085,664	104.1	57.0	1,150,122	105.9	56.1	4,476,608	105.1	55.9
	カードキャッシング Cash advances	66,708	95.5	3.5	63,203	94.7	3.1	253,837	94.8	3.2
	カード事業計 Credit card total	1,152,373	103.5	60.6	1,213,325	105.3	59.1	4,730,445	104.5	59.0
	証書ローン Member's Loan	1,229	90.1	0.1	461	37.5	0.0	3,701	80.4	0.1
	プロセッシング・他社カード代行 Agency services	633,612	103.2	33.3	687,462	108.5	33.5	2,671,710	105.9	33.4
	クレジットサービス関連 Credit services related	8,165	100.5	0.4	7,691	94.2	0.4	32,156	96.6	0.4
	クレジットサービス事業計 Credit services total	1,795,381	103.4	93.3	1,908,941	106.3	93.0	7,438,014	105.0	92.8
	リース事業 Leases	27,186	105.3	1.4	28,900	106.3	1.4	108,101	102.0	1.4
	信用保証 Guarantees	38,161	108.0	2.0	34,936	91.5	1.7	159,914	106.5	2.0
	不動産担保ローン Mortgage loans	28,262	233.5	1.5	29,005	102.6	1.4	125,629	152.4	1.6
	その他 Others	36,278	151.5	1.9	49,892	137.5	2.4	180,286	158.1	2.3
	ファイナンス関連 Finance related	64,541	179.0	3.4	78,898	122.2	3.8	305,916	155.7	3.8
	ファイナンス事業計 Finance business total	102,702	143.9	5.3	113,835	110.8	5.5	465,831	134.4	5.8
	その他の事業 Other businesses	5	105.5	0.0	5	104.5	0.0	21	103.7	0.0
	取扱高合計 Volume of new contracts	1,925,275	105.0	100.0	2,051,682	106.6	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)

	2016/6	2017/6	前年比% YOY Change (%)	2017/3	対期末増減 Increase/Decrease from 2016/3	前期末比% Change form 2016/3 (%)
カードショッピング Credit-card-related shopping services	1,004,541	1,080,653	107.6	1,038,929	41,723	104.0
(内 リボルビング) (include revolving)	349,695	390,860	111.8	380,822	10,037	102.6
カードキャッシング Cash advances	217,545	214,793	98.7	214,032	760	100.4
カード事業計 Credit card total	1,222,086	1,295,446	106.0	1,252,962	42,484	103.4
証書ローン Member's Loan	9,876	8,375	84.8	8,912	△ 536	94.0
プロセッシング・他社カード代行 Agency services	94,933	86,893	91.5	91,075	△ 4,181	95.4
クレジットサービス関連 Credit services related	451	349	77.3	347	2	100.6
クレジットサービス事業計 Credit services total	1,327,348	1,391,065	104.8	1,353,297	37,768	102.8
リース事業 Leases	54,285	61,026	112.4	58,740	2,285	103.9
信用保証 Guarantees	1,352 (268,267)	1,439 (286,697)	106.5 (106.9)	1,423 (287,207)	15 (△ 510)	101.1 (99.8)
不動産担保ローン Mortgage loans	154,887	249,625	161.2	227,821	21,803	109.6
その他 Others	36,906	55,022	149.1	56,132	△ 1,110	98.0
ファイナンス関連 Finance related	191,794	304,648	158.8	283,954	20,693	107.3
ファイナンス事業計 Finance business total	193,147 (460,062)	306,087 (591,345)	158.5 (128.5)	285,377 (571,162)	20,709 (20,183)	107.3 (103.5)
割賦売掛金残高計 Installment accounts receivable	1,574,781 (1,841,696)	1,758,179 (2,043,437)	111.6 (111.0)	1,697,415 (1,983,200)	60,763 (60,237)	103.6 (103.0)
リース投資資産 Leased investment assets	227,499	229,045	100.7	227,821	1,223	100.5

◆ 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)

	2016/6	2017/6	前年比% YOY Change (%)	2017/3	対期末増減 Increase/Decrease from 2016/3	前期末比% Change form 2016/3 (%)
カードショッピング Credit-card-related shopping services	1,024,541	1,100,653	107.4	1,058,929	41,723	103.9

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2016/6	前年比% YOY Change (%)	構成比% % of Total	2017/6	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	30,228	106.6	52.2	32,353	107.0	52.8	124,655	106.7	52.2
カードキャッシング Cash advances	8,281	96.8	14.3	8,231	99.4	13.4	33,053	97.8	13.9
カード事業計 Credit card total	38,509	104.3	66.4	40,584	105.4	66.2	157,708	104.7	66.1
証書ローン Member's Loan	293	89.8	0.5	252	86.1	0.4	1,098	87.2	0.5
プロセッシング・他社カード代行 Agency services	6,384	103.9	11.0	6,726	105.4	11.0	25,773	101.4	10.8
クレジットサービス関連 Credit services related	2,186	104.5	3.8	2,240	102.4	3.7	9,374	106.0	3.9
クレジットサービス事業計 Credit services total	47,374	104.2	81.7	49,804	105.1	81.3	193,955	104.2	81.3
リース Leases	3,415	99.5	5.9	3,251	95.2	5.3	13,249	98.1	5.6
信用保証 Guarantees	4,029	109.3	7.0	4,319	107.2	7.0	16,528	109.1	6.9
不動産担保ローン Mortgage loans	1,371	140.4	2.4	1,898	138.5	3.1	7,437	116.4	3.1
その他 Others	563	150.2	1.0	790	140.4	1.3	2,625	155.5	1.1
ファイナンス関連 Finance related	1,934	143.1	3.3	2,689	139.0	4.4	10,063	124.6	4.2
ファイナンス事業計 Finance business total	5,964	118.3	10.3	7,008	117.5	11.4	26,592	114.5	11.1
その他の事業 Other business	4	106.3	0.0	5	104.4	0.0	19	103.6	0.0
金融収益 Financial revenue	1,200	82.9	2.1	1,202	100.2	2.0	4,820	83.4	2.0
営業収益計 Total operating revenue	57,959	104.6	100.0	61,272	105.7	100.0	238,637	104.3	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.

	2016/6	前年比% YOY Change (%)	構成比% % of Total	2017/6	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	17,301	102.0	57.2	18,072	104.5	55.9	70,991	103.0	57.0
リボ残高収益 Revenues from Revolving Credit	10,871	115.6	36.0	12,170	112.0	37.6	45,607	113.8	36.6
年会費 Annual membership Fees	2,055	102.6	6.8	2,110	102.7	6.5	8,056	102.6	6.5
合計 Total	30,228	106.6	100.0	32,353	107.0	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)

	2016/6	増減 Increase/Decrease	前年比% YOY Change (%)	2017/6	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	9,254	1,182	114.6	9,993	738	108.0	39,041	3,655	110.3
貸倒引当金繰入額 Provision for losses on accounts receivable	4,400	404	110.1	5,912	1,511	134.3	20,055	4,608	129.8
利息返還損失引当金繰入額 Provision for losses for interest repayment	—	—	—	—	—	—	15,339	293	101.9
債務保証損失引当金繰入額 Provision for losses on guarantees	1,384	149	112.1	1,726	342	124.7	6,126	1,325	127.6
役員報酬 Directors' and statutory auditors' compensation	90	△ 9	90.5	101	10	111.9	446	35	108.6
従業員給料及び賞与 Employees' salaries and bonuses	4,619	205	104.7	4,788	168	103.6	19,230	963	105.3
賞与引当金繰入額 Provision for bonus payable	494	13	102.7	529	35	107.2	1,500	57	104.0
退職給付費用 Retirement provisions	121	4	103.9	132	11	109.3	487	18	103.9
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	26	3	114.9	26	0	101.7	128	28	128.0
福利厚生費 Health and welfare benefits	791	56	107.7	845	54	106.9	3,278	297	110.0
通信交通費 Communication and travel expenses	2,929	△ 15	99.5	3,043	113	103.9	11,696	208	101.8
租税公課 Taxes	1,260	△ 114	91.7	1,670	410	132.6	6,473	1,107	120.6
賃借料 Rental fees	364	7	102.2	404	40	111.0	1,427	87	106.5
支払手数料 Fees paid	15,940	△ 336	97.9	17,021	1,081	106.8	67,696	1,726	102.6
減価償却費 Depreciation expenses	749	△ 59	92.7	738	△ 11	98.5	2,877	△ 298	90.6
その他 Others	1,282	65	105.4	1,312	30	102.4	7,232	2,430	150.6
合計 Total	43,709	1,557	103.7	48,247	4,538	110.4	203,038	16,545	108.9

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2016/6	増減 Increase/Decrease	前年比% YOY Change (%)	2017/6	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	5,397	275	105.4	6,291	893	116.6	25,330	3,864	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)

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%)

単位:10億円/(¥ Billion)

2017/6			
変動金利資産 Variable-rate assets	619	変動金利負債 Variable-rate liabilities	752 (752)
準固定金利資産 Semi-fixed-rate assets	613	固定金利負債 Fixed-rate liabilities	1,142 (1,162)
固定金利資産 Fixed-rate assets	291	非金利負債 Non-interest-bearing liabilities	410
非金利資産 Non-interest-earning assets	1,162 (1,182)	資本 Shareholder's equity	382
資産合計 Total assets	2,687 (2,707)	負債・資本合計 Total liabilities and shareholder's equity	2,687 (2,707)

GAP額 GAP amount	132 (132)
GAP率 GAP rate	4.9% (4.9%)

◆ 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 Opereatiing 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

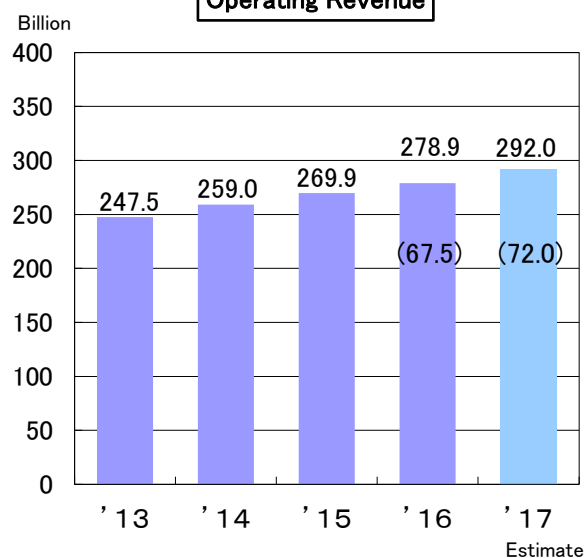
	2017/3	前年比% YOY Change (%)	2018/3	前年比% YOY Change (%)
販管費 SG&A expenses	203,038	108.9	203,700	100.3
金融費用 Financial expenses	11,282	89.4	10,200	90.4
計 Total	214,320	107.6	213,900	99.8
営業利益 Operating income	24,316	82.2	37,900	155.9
経常利益 Ordinary income	28,210	86.5	41,000	145.3
当期純利益 Net income	21,045	82.5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

◆ Operating Results

() 1Q results

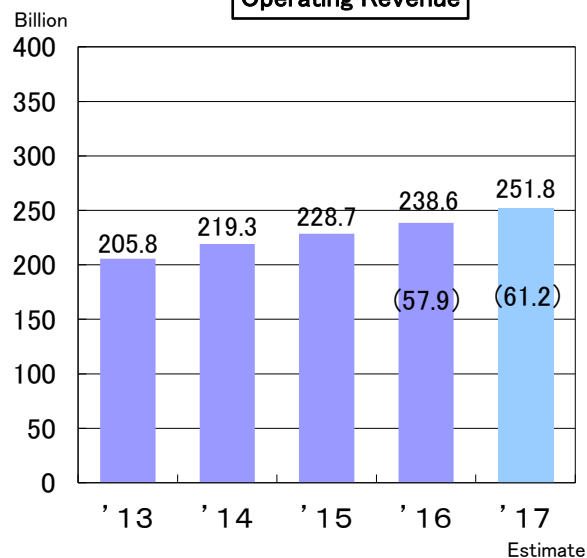
Consolidated

Operating Revenue

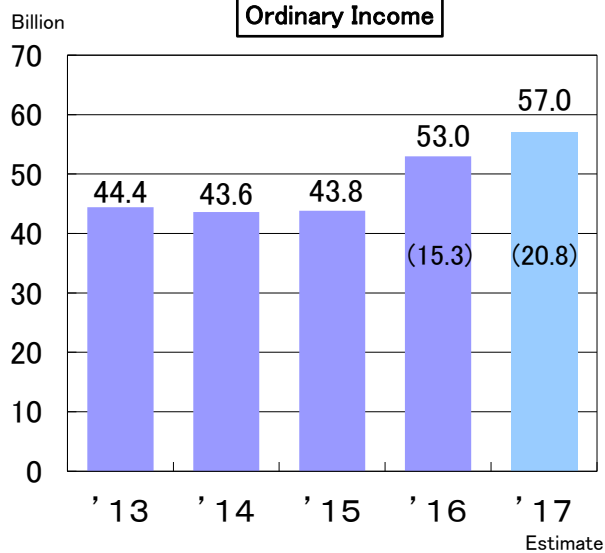


Non-consolidated

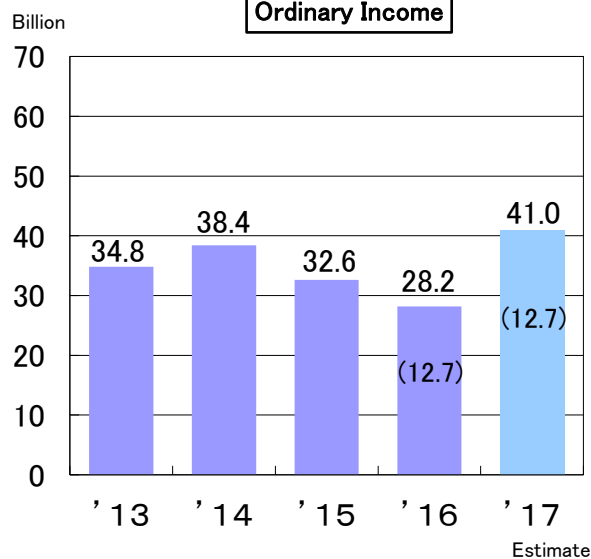
Operating Revenue



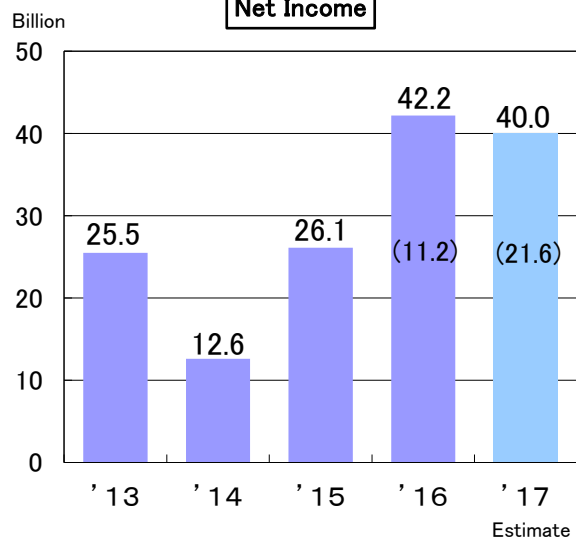
Ordinary Income



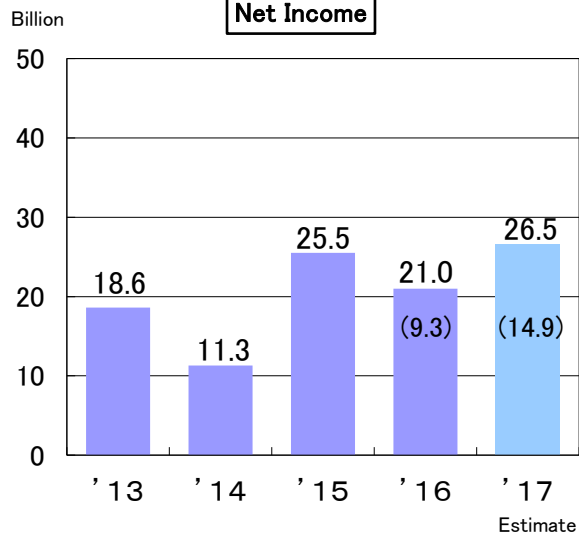
Ordinary Income



Net Income

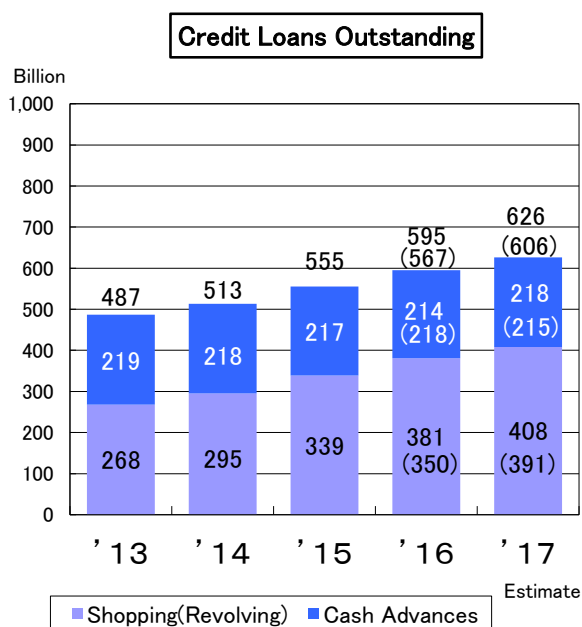
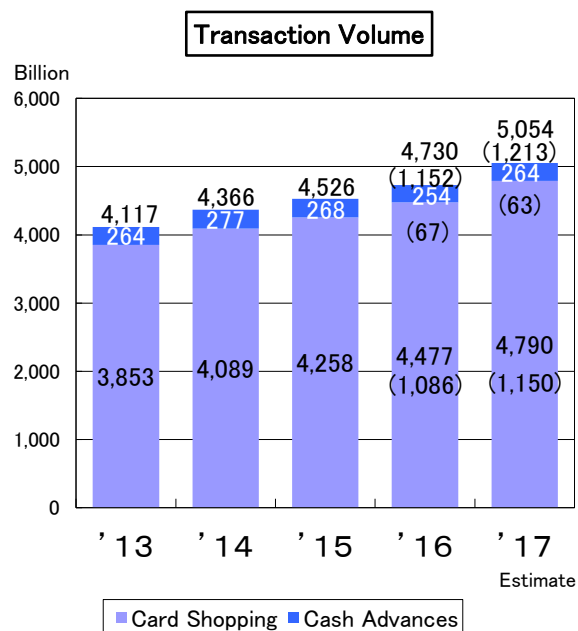
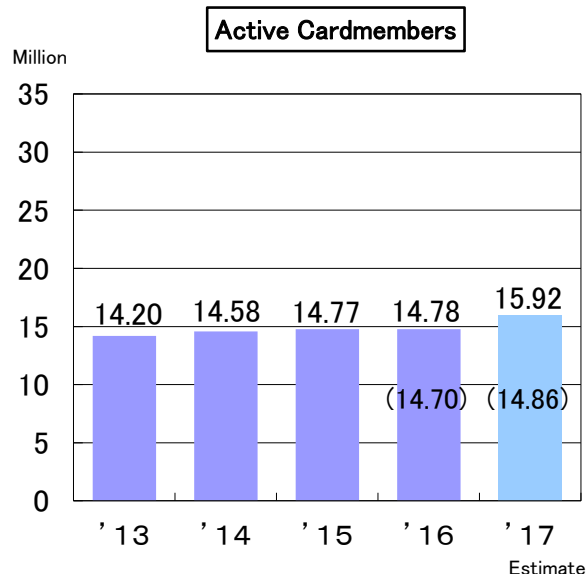
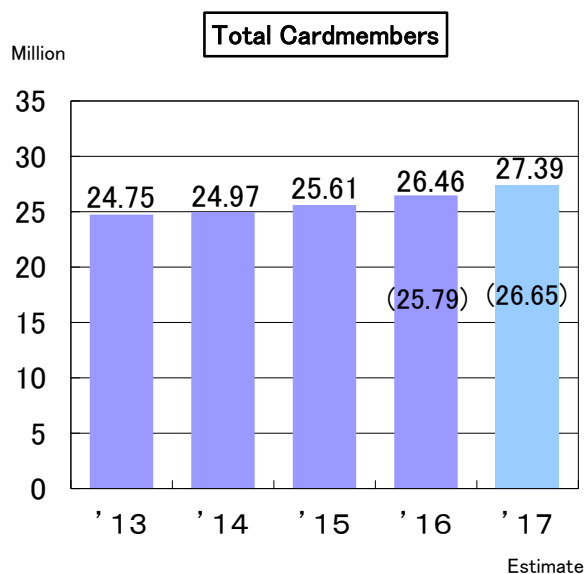
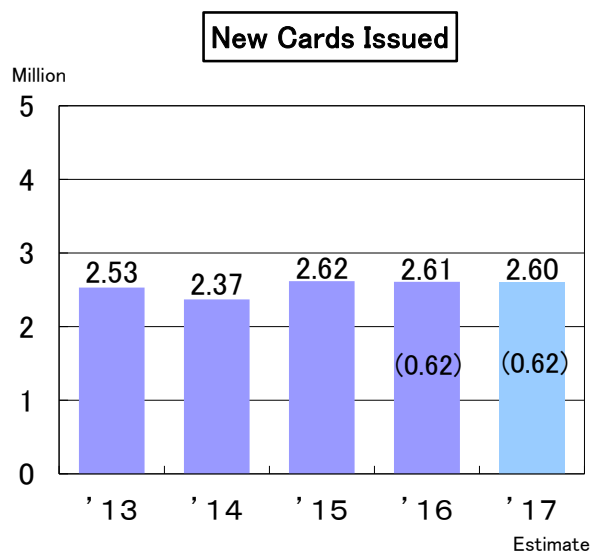
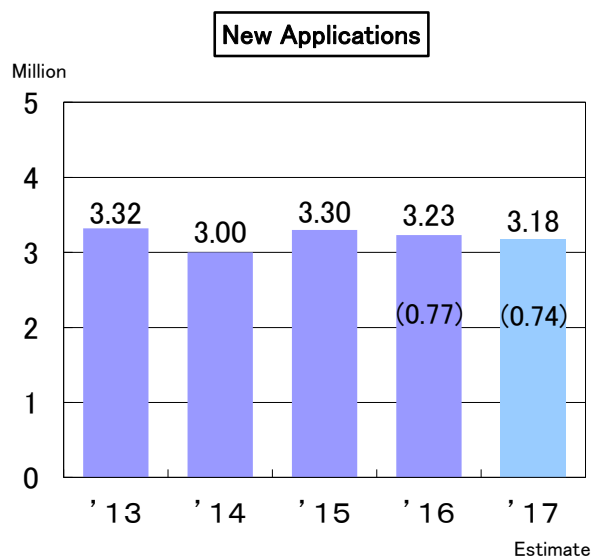


Net Income



◆ Main Indices (Non-consolidated)

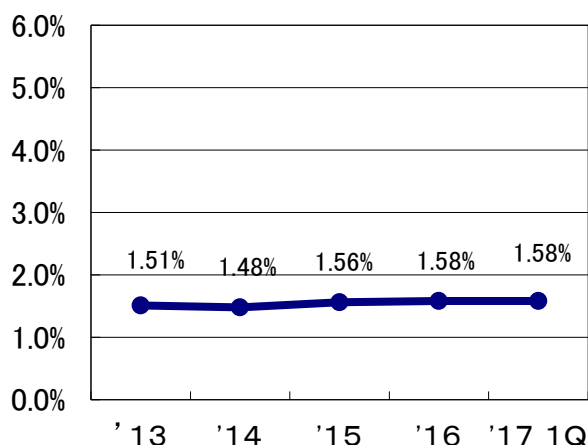
() 1Q results



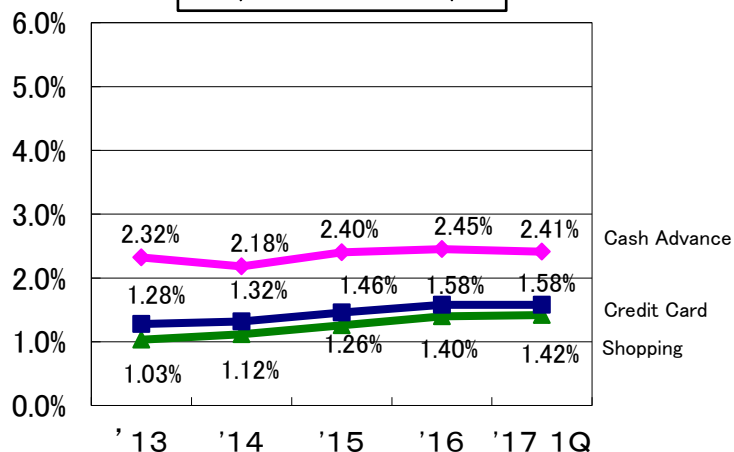
◆ Credit Riskn Trends

() 1Q results

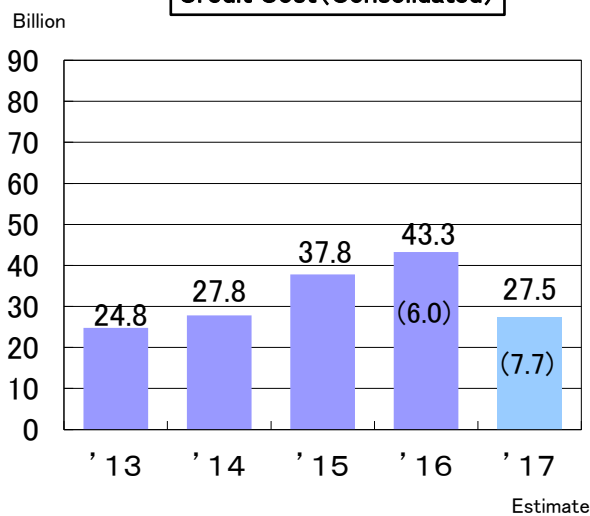
Delinquency of over 90 days (Consolidated)



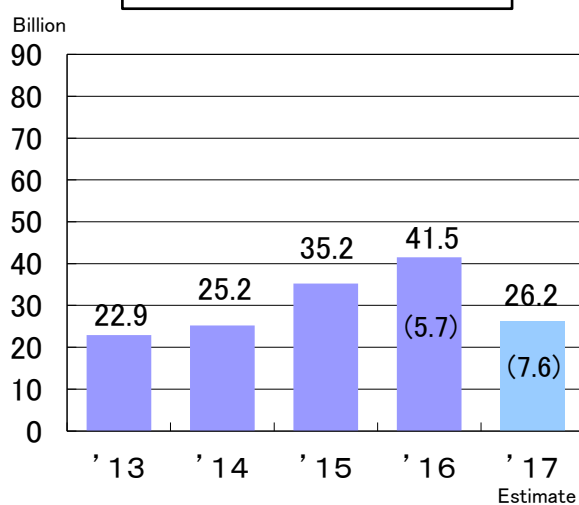
Delinquency of over 90 days (Non-consolidated)



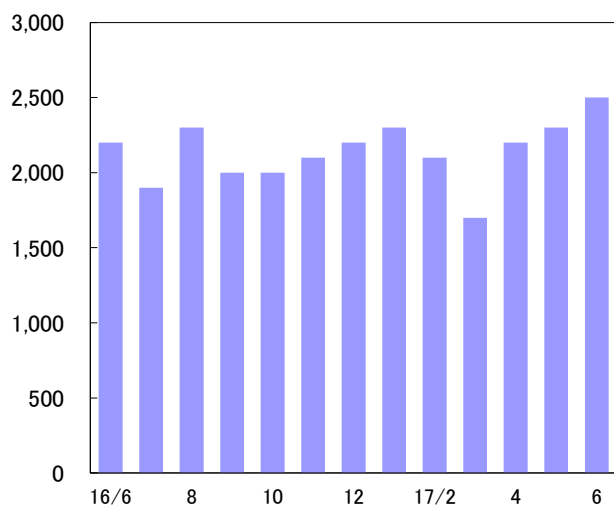
Credit Cost (Consolidated)



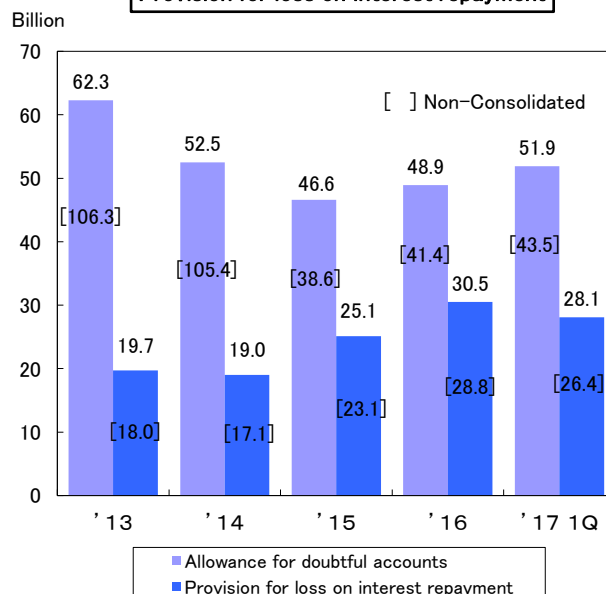
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



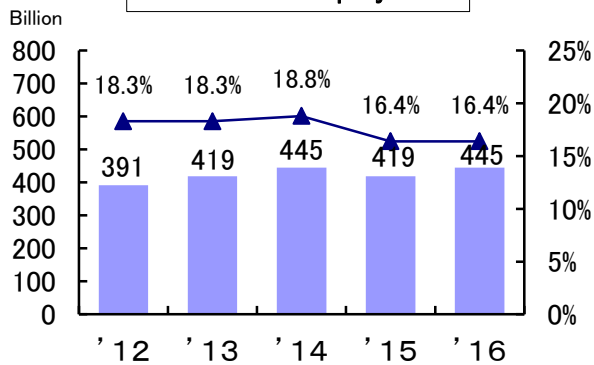
Allowance for doubtful accounts
Provision for loss on interest repayment



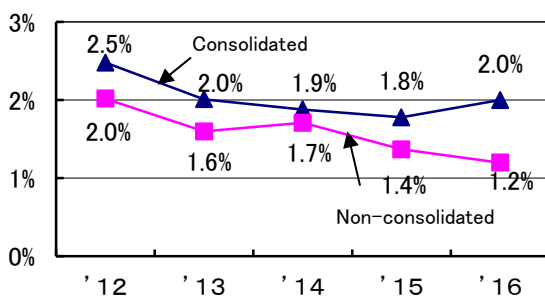
◆ Financial Indices

Consolidated

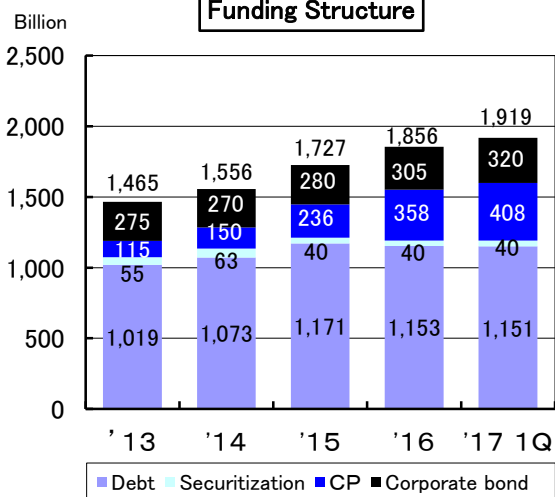
Shareholders' Equity Ratio



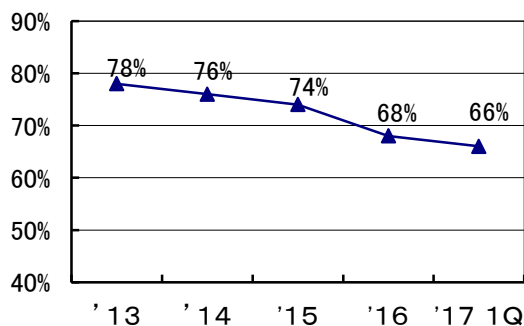
R O A (Ordinary Income Basis)



Funding Structure

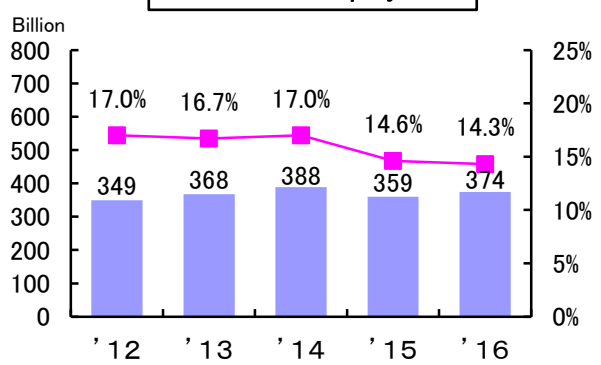


Long-term Ratio

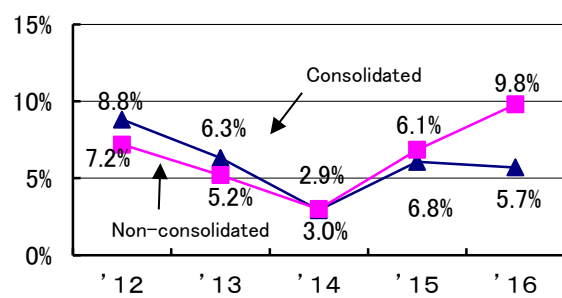


Non-consolidated

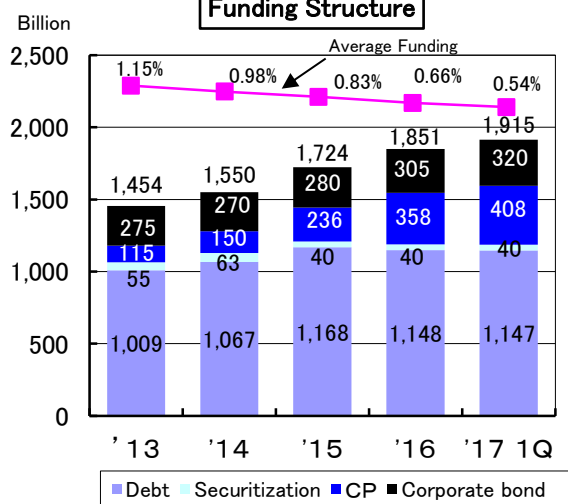
Shareholders' Equity Ratio



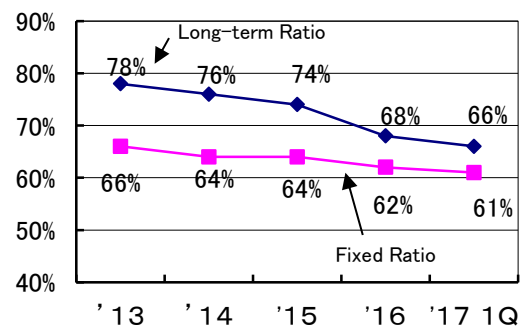
R O E



Funding Structure



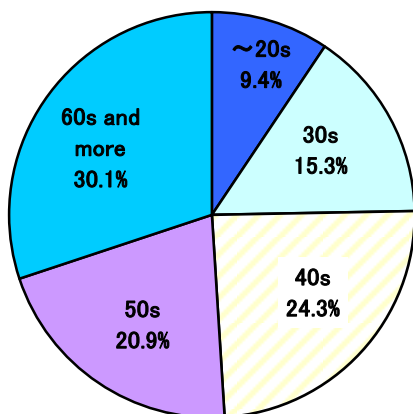
Long-term Ratio/Fixed Ratio



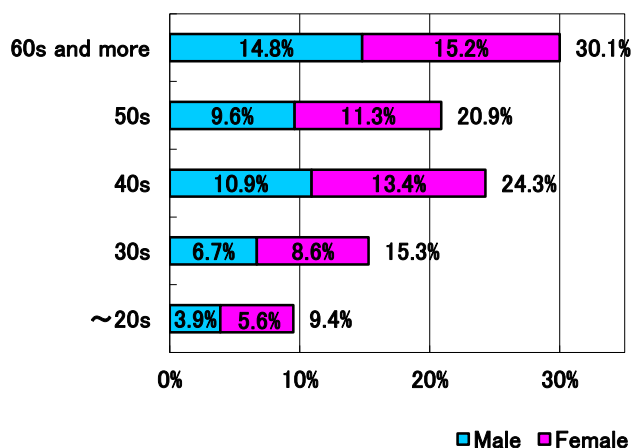
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2017

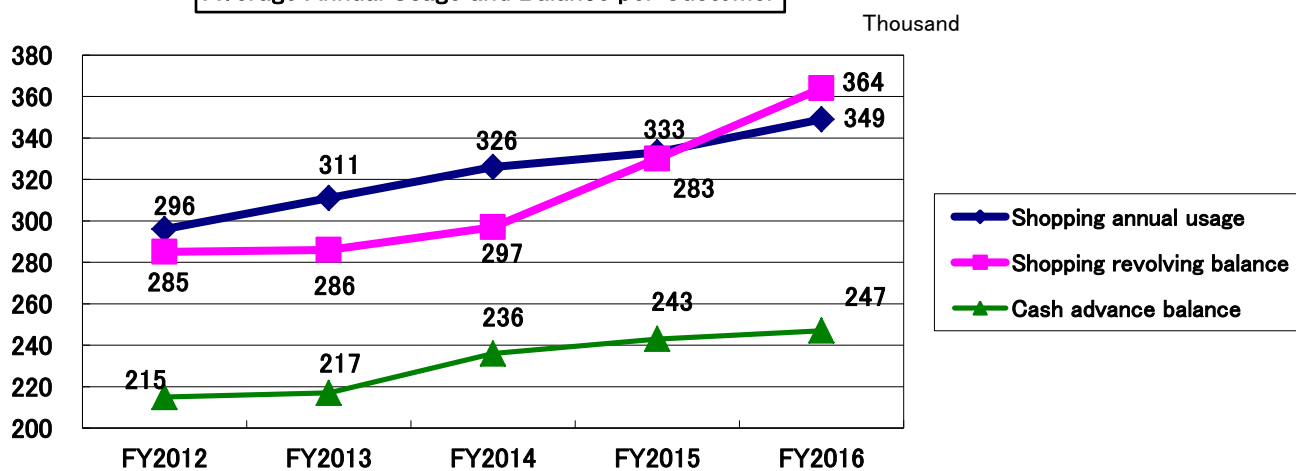
Share by Age



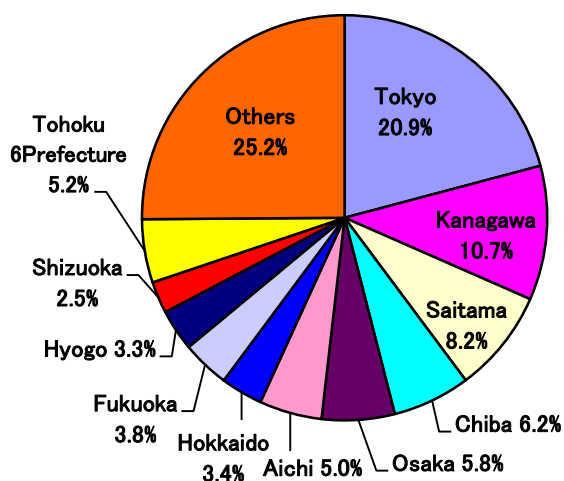
Share by Age and Sex



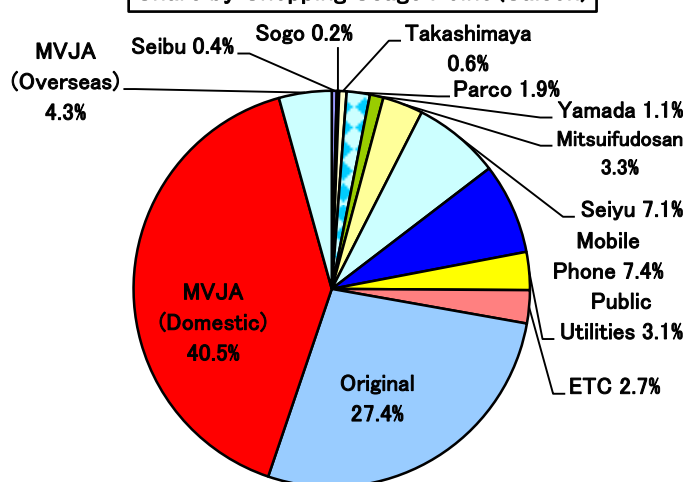
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2017年6月30日現在)
Balance Sheets (As of June 30, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2017年6月 連結貸借対照表 (A) Consolidated	2017年6月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)	Term 科 目 Item		2017年6月 連結貸借対照表 (A) Consolidated	2017年6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) 流動資産	(Assets) Current assets	(2,271,573)	(2,347,816)	(△ 76,242)	(負債の部) 流動負債	(Liabilities) Current liabilities	(1,025,956)	(1,011,224)	(14,731)
現金及び預金	Cash and deposits	63,437	45,693	17,743	支払手形及び買掛金	Notes and accounts payable-trade	229,947	229,683	263
割賦売掛金	Accounts receivable-installment	1,828,523	1,758,179	70,344	短期借入金	Short-term loans payable	235,460	235,260	200
買取債権	Purchased receivables	16,489	-	16,489	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	62,190	61,400	790
リース投資資産	Lease investments assets	228,989	229,045	△ 56	一年以内に償還予定の社債	Current portion of bonds	20,000	20,000	-
その他営業債権	Other operating receivables	658	-	658	コマーシャル・ペーパー	Commercial paper	408,000	408,000	-
営業投資有価証券	Operational investment securities	33,609	31,991	1,617	一年以内に返済予定の債権	Current portion of long-term loans payable under credit fluidity	-	-	-
たな卸資産	Inventory	100,857	1,134	99,722	流動化借入金	Leases Obligations	569	502	67
繰延税金資産	Deferred income taxes	19,291	18,105	1,185	リース債務	Income taxes payable	3,496	2,782	713
短期貸付金	Short-term loans	4,385	284,913	△ 280,528	未払法人税等	Provision for bonuses	1,900	529	1,371
その他の	Other trade receivables	24,362	22,290	2,072	賞与引当金	Provision for directors' bonuses	33	26	6
貸倒引当金	Allowance for doubtful accounts	△ 49,030	△ 43,538	△ 5,492	役員賞与引当金	Provision for loss on interest repayment	9,182	8,587	594
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	142	142	-
固定資産	Noncurrent assets	(511,431)	(337,948)	(173,483)	資産除去債務	Asset retirement obligations	-	-	-
有形固定資産	Property, plant and equipment	(71,025)	(15,602)	(55,422)	割賦利益繰延	Deferred installment income	9,220	9,220	-
建物	Buildings	25,222	5,644	19,578	その他の	Others	45,811	35,088	10,723
土地	Land	38,946	6,904	32,042	固定負債	Long-term liabilities	(1,302,027)	(1,293,845)	(8,181)
リース資産	Equipment for lease	1,665	1,519	145	社債	Bonds payable	300,000	300,000	-
建設仮勘定	Construction in progress	1,088	294	794	長期借入金	Long-term loans payable	853,399	850,099	3,300
その他の	Others	4,102	1,239	2,862	債権流動化借入金	Long-term loans payable under credit fluidity	20,000	20,000	-
					リース債務	Leases Obligations	1,538	1,477	61
無形固定資産	Intangible assets	(208,552)	(110,280)	(98,271)	債務保証損失引当金	Provision for loss on guarantees	6,411	6,100	311
借地権	Leaseholds	970	14	956	ポイント引当金	Provision for point card certificates	95,523	95,523	-
ソフトウェア	Software	5,733	4,164	1,568	利息返還損失引当金	Provision for loss on interest repayment	18,927	17,910	1,016
リース資産	Equipment for lease	303	303	-	資産除去債務	Asset retirement obligations	446	-	446
建設仮勘定	Construction in progress	201,257	105,545	95,712	その他の	Others	5,780	2,735	3,045
その他の	Others	287	253	34					
					負債合計	Total Liabilities	2,327,983	2,305,070	22,913
投資その他の資産	Investments and other assets	(231,854)	(212,065)	(19,788)	(純資産の部) 株主資本	(Net assets) Shareholders' equity	(426,698)	(353,258)	(73,439)
投資有価証券	Long-term investment securities	166,647	141,037	25,610	資本金	Capital stock	75,929	75,929	-
長期貸付金	Long-term loans	11,260	46,895	△ 35,635	資本剰余金	Capital surplus	85,634	84,100	1,534
長期前払費用	Long-term prepaid expense	352	626	△ 273	利益剰余金	Retained earnings	318,012	245,823	72,189
差入保証金	Lease deposits	5,425	2,928	2,497	自己株式	Treasury common stock	△ 52,879	△ 52,594	△ 284
整理事業関連資産	Liquidation business assets	31,895	-	31,895					
繰延税金資産	Deferred income taxes	16,323	19,003	△ 2,680	その他の包括利益累計額	Accumulated other comprehensive income	(28,484)	(29,110)	(△ 625)
その他の	Others	2,913	1,585	1,328	その他有価証券評価差額金	Valuation difference on available-for-sale securities	29,752	29,728	23
貸倒引当金	Allowance for doubtful accounts	△ 2,965	△ 9	△ 2,955	繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 618	△ 618	-
					為替換算調整勘定	Foreign currency translation adjustment	△ 649	-	△ 649
繰延資産	Deferred assets	(1,674)	(1,674)	(-)	新株予約権	Stock Option	0	-	0
社債発行費	Bond issue cost	1,674	1,674	-	非支配株主持分	Non-controlling interests	1,513	-	1,513
					純資産合計	Net assets	456,696	382,369	74,327
資産合計	Total assets	2,784,680	2,687,439	97,240	負債及び純資産合計	Total Liabilities and Net assets	2,784,680	2,687,439	97,240

(参考) 損益計算書 (2017年4月1日 ~ 2017年6月30日)
Statements of Income (From April 1, 2017 to June 30, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2017年6月 連結損益計算書 Consolidated (A)			2017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		53,623			49,804			3,818	
リース事業収益	Income from the leases business		3,252			3,251			0	
ファイナンス事業収益	Income from the finance business		8,211			7,008			1,203	
不動産関連事業利益	Income from the real estate business									
不動産関連事業収益	Revenue from the real estate business	12,716			5			12,711		
不動産関連事業原価	Cost of the real estate business	8,140	4,575		0	5		8,140	4,570	
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	13,346			-			13,346		
エンタテインメント事業原価	Cost of the entertainment business	10,963	2,382		-	-		10,963	2,382	
金融収益	Financial revenues		45			1,202			△ 1,156	
計	Total		72,091	100.0%		61,272	100.0%		10,819	117.7%
営業費用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		56,563	78.5%		48,247	78.7%		8,315	117.2%
金融費用	Financial expenses		2,377	3.3%		2,422	4.0%		△ 45	98.1%
計	Total		58,940	81.8%		50,670	82.7%		8,270	116.3%
営業利益	Operating income		13,150	18.2%		10,601	17.3%		2,549	124.0%
営業外収益	Non-operating income		7,831	10.9%		2,275	3.7%		5,555	344.1%
営業外費用	Non-operating expenses		122	0.2%		118	0.2%		3	103.1%
経常利益	Ordinary income		20,859	28.9%		12,759	20.8%		8,100	163.5%
特別利益	Extraordinary income		8,775	12.2%		8,735	14.3%		39	100.5%
特別損失	Extraordinary loss		2	0.0%		0	0.0%		1	772.4%
税金等調整前四半期純利益	Profit before income taxes		29,632	41.1%		21,494	35.1%		8,138	137.9%
法人税、住民税及び事業税	Income taxes-current	3,483			2,753			730		
法人税等調整額	Income taxes-deferred	4,800	8,283	11.5%	3,795	6,548	10.7%	1,005	1,735	126.5%
四半期純利益	Profit		21,348	29.6%		-	-		21,348	-
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent		21,644	30.0%		14,946	24.4%		6,698	144.8%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.4%	14.2%
総資産利益率	ROA	0.79%	0.97%
自己資本利益率	ROE	4.81%	6.81%
連単倍率	Consolidated/Non-consolidated	1.45	

貸借対照表 (2017年5月31日現在)
Balance Sheet (As of May 31, 2017)

Term		2017年2月	2017年5月	増減	Term		2017年2月	2017年5月	増減
		February, 2017	May, 2017	Increase/Decrease			February, 2017	May, 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	117,895	119,266	1,370	流動負債	Current liabilities	176,050	175,695	△ 355
現金及び預金	Cash and deposits	2,539	2,971	432	支払手形及び買掛金	Notes and accounts payable-trade	202	216	13
受取手形及び営業未収入金	Notes and operating accounts receivable	49	193	143	短期借入金	Short-term loans payable	170,628	171,798	1,170
たな卸資産	Inventories	112,563	99,429	△ 13,134	未払金・未払費用	Accounts payable-other and accrued expenses	2,102	481	△ 1,621
買取債権	Purchased receivables	-	15,585	15,585	預り保証金	Guarantee deposited	1,666	1,637	△ 29
求償債権	Guarantor's claims	13	14	0	その他	Others	1,450	1,562	111
短期貸付金	Short-term loans receivable	42	41	△ 1					
その他	Other	3,182	2,557	△ 624					
貸倒引当金	Allowance for doubtful accounts	△ 495	△ 1,526	△ 1,031					
					固定負債	Noncurrent liabilities	1,160	1,175	15
固定資産	Noncurrent assets	60,943	60,492	△ 450	瑕疵保証引当金	Provision for guarantees for defects	14	16	2
有形固定資産	Property, plant and equipment	26,815	26,746	△ 68	預り保証金	Guarantee deposited	680	690	10
無形固定資産	Intangible assets	49	51	1	その他	Other	466	469	3
投資その他の資産	Investments and other assets	34,078	33,694	△ 384					
整理事業関連資産	Liquidation business assets	34,541	33,980	△ 560					
その他	Other	2,488	2,653	164					
貸倒引当金	Allowance for doubtful accounts	△ 2,951	△ 2,939	12					
					負債合計	Total liabilities	177,210	176,871	△ 339
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	1,525	2,796	1,270
					資本金	Capital stock	50	50	-
					資本剰余金	Capital surplus	50	50	-
					利益剰余金	Retained earnings	1,425	2,696	1,270
					評価・換算差額等	Valuation and translation adjustments	5	5	-
					その他有価証券評価差額金	Valuation difference on available-for-sale securitiessecurities	5	5	-
					非支配株主持分	Non-controlling interests	96	85	△ 11
					純資産合計	Total net assets	1,628	2,887	1,259
資産合計	Total assets	178,839	179,758	919	負債純資産合計	Total liabilities and net assets	178,839	179,758	919

損 益 計 算 書 (2017年3月1日 ~ 2017年5月31日)

Statement of Income (March 1, 2017 to May 31, 2017)

(単位:百万円)

(Millions of yen)

Term		2016年5月 (16/03－16/05)	2017年5月 (17/03－17/05)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	9,342	11,783	2,440
売上原価	Cost of sales	6,272	7,692	1,420
売上総利益	Gross profit	3,070	4,090	1,019
販売費及び一般管理費	Selling, general and administrative expenses	1,700	1,909	209
営業利益	Operating income	1,369	2,180	810
営業外収益	Non-operating income	259	195	△ 63
営業外費用	Non-operating expenses	679	647	△ 31
経常利益	Ordinary income	949	1,728	778
特別利益	Extraordinary income	－	0	0
特別損失	Extraordinary loss	－	－	－
分配前税金等調整前四半期純利益	Income before dividends distribution, income taxes	949	1,729	779
匿名組合分配額	Dividend distribution from silent partnerships	－	△ 8	△ 8
税金等調整前当期純利益	Income before income taxes and minority interests	949	1,737	787
法人税等	Income taxes	342	574	231
非支配株主利益に帰属する四半期純利益	Profit attributable to non-controlling interests	－	△ 3	△ 3
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	606	1,166	559

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

単位: 百万円 / (¥ Million)

	営業収益			営業利益		
	Operating Revenue			Operating Income		
	2016/6	2017/6	前年比% YOY Change (%)	2016/6	2017/6	前年比% YOY Change (%)
クレジットサービス Credit Service	51,482	53,938	104.8	5,649	5,364	95.0
リース Leases	3,428	3,259	95.1	1,394	1,146	82.2
ファイナンス Finance	7,060	8,211	116.3	3,840	3,980	103.6
不動産関連 Real-Estate-related	3,424	4,581	133.8	1,313	2,324	176.9
エンタテインメント Entertainment	2,431	2,382	98.0	291	334	114.4
計 Total	67,827	72,373	106.7	12,490	13,150	105.3
セグメント間取引 Inter-segment Transactions	(272)	(281)	—	2	0	—
連結 Consolidated	67,555	72,091	106.7	12,492	13,150	105.3