

2018年3月期 第2四半期 決算資料

Reference Materials for the second quarter ended September 30, 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)

| | | 2016/9 | 前年比% | 構成比% | 2017/9 | 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 |
| | | 2016/4/1～9/30 | | | 2017/4/1～9/30 | | | 2016/4/1～2017/3/31 | | |
| | カードショッピング Credit-card-related shopping services | 2,179,990 | 104.2 | 56.2 | 2,304,995 | 105.7 | 56.0 | 4,476,608 | 105.1 | 55.9 |
| | カードキャッシング Cash advances | 129,476 | 94.5 | 3.3 | 123,863 | 95.7 | 3.0 | 253,837 | 94.8 | 3.2 |
| | カード事業計 Credit card total | 2,309,467 | 103.6 | 59.5 | 2,428,859 | 105.2 | 59.0 | 4,730,445 | 104.5 | 59.0 |
| | 証書ローン Member's Loan | 2,121 | 86.6 | 0.1 | 765 | 36.1 | 0.0 | 3,701 | 80.4 | 0.1 |
| | プロセッシング・他社カード代行 Agency services | 1,278,034 | 103.8 | 32.9 | 1,379,082 | 107.9 | 33.5 | 2,671,710 | 105.9 | 33.4 |
| | クレジットサービス関連 Credit services related | 16,587 | 98.8 | 0.4 | 15,370 | 92.7 | 0.4 | 32,156 | 96.6 | 0.4 |
| | クレジットサービス事業計 Credit services total | 3,606,211 | 103.7 | 93.0 | 3,824,077 | 106.0 | 92.9 | 7,438,014 | 105.0 | 92.8 |
| | リース事業 Leases | 54,990 | 104.0 | 1.4 | 58,629 | 106.6 | 1.4 | 108,101 | 102.0 | 1.4 |
| | 信用保証 Guarantees | 80,202 | 112.1 | 2.1 | 69,971 | 87.2 | 1.7 | 159,914 | 106.5 | 2.0 |
| | 不動産担保ローン Mortgage loans | 58,160 | 207.3 | 1.5 | 57,443 | 98.8 | 1.4 | 125,629 | 152.4 | 1.6 |
| | その他 Others | 80,114 | 157.2 | 2.1 | 104,461 | 130.2 | 2.5 | 180,286 | 158.1 | 2.3 |
| | ファイナンス関連 Finance related | 138,274 | 175.0 | 3.6 | 161,904 | 117.1 | 3.9 | 305,916 | 155.7 | 3.8 |
| | ファイナンス事業計 Finance business total | 218,477 | 145.1 | 5.6 | 231,875 | 106.1 | 5.6 | 465,831 | 134.4 | 5.8 |
| | その他の事業 Other businesses | 10 | 105.8 | 0.0 | 11 | 112.1 | 0.0 | 21 | 103.7 | 0.0 |
| | 取扱高合計 Volume of new contracts | 3,879,689 | 105.4 | 100.0 | 4,114,592 | 106.1 | 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)

| | 2016/9 | 2017/9 | 前年比% YOY Change (%) | 2017/3 | 対期末増減 Increase/Decrease from 2017/3 | 前期末比% Change form 2017/3 (%) |
|--|--------------------------|--------------------------|------------------------|--------------------------|--|---------------------------------|
| カードショッピング Credit-card-related shopping services | 994,165 | 1,071,480 | 107.8 | 1,038,929 | 32,550 | 103.1 |
| (内 リボルビング) (include revolving) | 360,251 | 395,100 | 109.7 | 380,822 | 14,277 | 103.7 |
| カードキャッシング Cash advances | 216,119 | 214,718 | 99.4 | 214,032 | 685 | 100.3 |
| カード事業計 Credit card total | 1,210,285 | 1,286,199 | 106.3 | 1,252,962 | 33,236 | 102.7 |
| 証書ローン Member's Loan | 9,578 | 7,808 | 81.5 | 8,912 | △ 1,103 | 87.6 |
| プロセッシング・他社カード代行 Agency services | 91,634 | 86,483 | 94.4 | 91,075 | △ 4,591 | 95.0 |
| クレジットサービス関連 Credit services related | 393 | 332 | 84.6 | 347 | △ 14 | 95.9 |
| クレジットサービス事業計 Credit services total | 1,311,891 | 1,380,823 | 105.3 | 1,353,297 | 27,526 | 102.0 |
| リース事業 Leases | 55,859 | 63,385 | 113.5 | 58,740 | 4,644 | 107.9 |
| 信用保証 Guarantees | 1,387 (276,771) | 1,435 (287,285) | 103.5 (103.8) | 1,423 (287,207) | 12 (77) | 100.9 (100.0) |
| 不動産担保ローン Mortgage loans | 177,032 | 270,502 | 152.8 | 227,821 | 42,680 | 118.7 |
| その他 Others | 40,159 (-) | 59,315 (59,441) | 147.7 (-) | 56,132 (-) | 3,182 (-) | 105.7 (-) |
| ファイナンス関連 Finance related | 217,191 (-) | 329,817 (329,944) | 151.9 (-) | 283,954 (-) | 45,863 (-) | 116.2 (-) |
| ファイナンス事業計 Finance business total | 218,579 (493,963) | 331,253 (617,229) | 151.5 (125.0) | 285,377 (571,162) | 45,875 (46,067) | 116.1 (108.1) |
| 割賦売掛金残高計 Installment accounts recievable | 1,586,330 (1,861,714) | 1,775,462 (2,061,439) | 111.9 (110.7) | 1,697,415 (1,983,200) | 78,046 (78,238) | 104.6 (103.9) |
| リース投資資産 Leased investment assets | 228,153 | 231,049 | 101.3 | 227,821 | 3,228 | 101.4 |

◆ () は、保証残高(偶発債務)を含む。

・() 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)

| | 2016/9 | 2017/9 | 前年比% YOY Change (%) | 2017/3 | 対期末増減 Increase/Decrease from 2017/3 | 前期末比% Change form 2017/3 (%) |
|--|-----------|-----------|------------------------|-----------|--|---------------------------------|
| カードショッピング Credit-card-related shopping services | 1,014,165 | 1,091,480 | 107.6 | 1,058,929 | 32,550 | 103.1 |

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

| | 2016/9 | 前年比% YOY Change (%) | 構成比% % of Total | 2017/9 | 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 | 60,749 | 106.5 | 51.8 | 64,948 | 106.9 | 52.5 | 124,655 | 106.7 | 52.2 |
| カードキャッシング Cash advances | 16,528 | 97.3 | 14.1 | 16,491 | 99.8 | 13.3 | 33,053 | 97.8 | 13.9 |
| カード事業計 Credit card total | 77,278 | 104.4 | 65.9 | 81,440 | 105.4 | 65.8 | 157,708 | 104.7 | 66.1 |
| 証書ローン Member's Loan | 574 | 88.1 | 0.5 | 487 | 84.8 | 0.4 | 1,098 | 87.2 | 0.5 |
| プロセッシング・他社カード代行 Agency services | 12,741 | 105.0 | 10.9 | 13,371 | 104.9 | 10.8 | 25,773 | 101.4 | 10.8 |
| クレジットサービス関連 Credit services related | 4,523 | 102.4 | 3.9 | 4,735 | 104.7 | 3.8 | 9,374 | 106.0 | 3.9 |
| クレジットサービス事業計 Credit services total | 95,117 | 104.2 | 81.2 | 100,034 | 105.2 | 80.8 | 193,955 | 104.2 | 81.3 |
| リース事業 Leases | 6,749 | 99.2 | 5.8 | 6,481 | 96.0 | 5.2 | 13,249 | 98.1 | 5.6 |
| 信用保証 Guarantees | 8,132 | 109.4 | 6.9 | 8,616 | 106.0 | 7.0 | 16,528 | 109.1 | 6.9 |
| 不動産担保ローン Mortgage loans | 3,570 | 144.2 | 3.0 | 4,471 | 125.2 | 3.6 | 7,437 | 116.4 | 3.1 |
| その他 Others | 1,202 | 152.2 | 1.0 | 1,665 | 138.5 | 1.3 | 2,625 | 155.5 | 1.1 |
| ファイナンス関連 Finance related | 4,773 | 146.1 | 4.1 | 6,136 | 128.6 | 5.0 | 10,063 | 124.6 | 4.2 |
| ファイナンス事業計 Finance business total | 12,905 | 120.6 | 11.0 | 14,753 | 114.3 | 11.9 | 26,592 | 114.5 | 11.1 |
| その他の事業 Other business | 9 | 105.8 | 0.0 | 10 | 113.2 | 0.0 | 19 | 103.6 | 0.0 |
| 金融収益 Financial revenue | 2,412 | 83.3 | 2.1 | 2,452 | 101.7 | 2.0 | 4,820 | 83.4 | 2.0 |
| 営業収益計 Total operating revenue | 117,194 | 105.0 | 100.0 | 123,733 | 105.6 | 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.

| | 2016/9 | 前年比% YOY Change (%) | 構成比% % of Total | 2017/9 | 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 | 34,658 | 102.2 | 57.1 | 36,243 | 104.6 | 55.8 | 70,991 | 103.0 | 57.0 |
| リボ残高収益 Revenues from Revolving Credit | 22,086 | 114.8 | 36.4 | 24,599 | 111.4 | 37.9 | 45,607 | 113.8 | 36.6 |
| 年会費 Annual membership Fees | 4,004 | 102.5 | 6.6 | 4,106 | 102.5 | 6.3 | 8,056 | 102.6 | 6.5 |
| 合計 Total | 60,749 | 106.5 | 100.0 | 64,948 | 106.9 | 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)

| | 2016/9 | 増減 Increase/Decrease | 前年比% YOY Change (%) | 2017/9 | 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 | 19,196 | 1,959 | 111.4 | 20,304 | 1,107 | 105.8 | 39,041 | 3,655 | 110.3 |
| 貸倒引当金繰入額 Provision for losses on accounts receivable | 8,249 | 833 | 111.2 | 10,884 | 2,635 | 131.9 | 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 | 2,970 | 347 | 113.2 | 4,073 | 1,102 | 137.1 | 6,126 | 1,325 | 127.6 |
| 役員報酬 Directors' and statutory auditors' compensation | 209 | 4 | 102.3 | 222 | 13 | 106.4 | 446 | 35 | 108.6 |
| 従業員給料及び賞与 Employees' salaries & bonuses | 8,834 | 454 | 105.4 | 9,134 | 299 | 103.4 | 19,230 | 963 | 105.3 |
| 賞与引当金繰入額 Provision for bonus payable | 1,478 | 34 | 102.4 | 1,670 | 192 | 113.0 | 1,500 | 57 | 104.0 |
| 退職給付費用 Retirement provisions | 242 | 6 | 102.6 | 289 | 46 | 119.1 | 487 | 18 | 103.9 |
| 役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses | 53 | 6 | 114.9 | 53 | 0 | 101.7 | 128 | 28 | 128.0 |
| 福利厚生費 Health and welfare benefits | 1,589 | 124 | 108.5 | 1,670 | 81 | 105.1 | 3,278 | 297 | 110.0 |
| 通信交通費 Communication and travel expenses | 5,856 | 48 | 100.8 | 6,053 | 196 | 103.4 | 11,696 | 208 | 101.8 |
| 租税公課 Taxes | 3,031 | 214 | 107.6 | 3,325 | 293 | 109.7 | 6,473 | 1,107 | 120.6 |
| 賃借料 Rental fees | 708 | 23 | 103.5 | 787 | 78 | 111.1 | 1,427 | 87 | 106.5 |
| 支払手数料 Fees paid | 33,176 | 594 | 101.8 | 35,277 | 2,100 | 106.3 | 67,696 | 1,726 | 102.6 |
| 減価償却費 Depreciation expenses | 1,478 | △ 128 | 92.0 | 1,532 | 54 | 103.7 | 2,877 | △ 298 | 90.6 |
| その他 Others | 2,544 | 148 | 106.2 | 2,673 | 128 | 105.1 | 7,232 | 2,430 | 150.6 |
| 合計 Total | 89,620 | 4,674 | 105.5 | 97,952 | 8,331 | 109.3 | 203,038 | 16,545 | 108.9 |

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

| | 2016/9 | 増減 Increase/Decrease | 前年比% YOY Change (%) | 2017/9 | 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 | 11,512 | 1,075 | 110.3 | 13,172 | 1,659 | 114.4 | 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)

| 2017/9 | | | |
|--------------------------------------|------------------|---|------------------|
| 変動金利資産 Variable-rate assets | 674 | 変動金利負債 Variable-rate liabilities | 740 (740) |
| 準固定金利資産 Semi-fixed-rate assets | 630 | 固定金利負債 Fixed-rate liabilities | 1,169 (1,189) |
| 固定金利資産 Fixed-rate assets | 293 | 非金利負債 Non-interest-bearing liabilities | 446 |
| 非金利資産 Non-interest-earning assets | 1,151 (1,171) | 資本 Shareholder's equity | 393 |
| 資産合計 Total assets | 2,750 (2,770) | 負債・資本合計 Total liabilities and shareholder's equity | 2,750 (2,770) |

| | |
|--------------------|----------------|
| GAP額 GAP amount | 66 (66) |
| GAP率 GAP rate | 2.4% (2.4%) |

◆ 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 | 221,300 | 105.2 | 75.8 |
| リース事業収益 Income from the leases business | 13,241 | 98.2 | 13,100 | 98.9 | 4.5 |
| ファイナンス事業利益 Income from the finance business | 31,072 | 113.7 | 34,600 | 111.4 | 11.8 |
| 不動産関連事業利益 Income from the real estate related business | 13,619 | 88.2 | 13,300 | 97.7 | 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 | 200 | 71.7 | 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 | 55.9 | 132,600 | 106.4 | 52.7 |
| カードキャッシング | Cash advances | 255,000 | 100.5 | 3.0 | 33,300 | 100.7 | 13.2 |
| カード事業計 | Credit card total | 5,045,000 | 106.6 | 58.9 | 165,900 | 105.2 | 65.9 |
| 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 | 10,400 | 110.9 | 4.1 |
| クレジットサービス事業計 | Credit services total | 7,941,020 | 106.8 | 92.7 | 204,200 | 105.3 | 81.1 |
| リース 事業 | Leases | 120,000 | 111.0 | 1.4 | 13,100 | 98.9 | 5.2 |
| 信用保証 | Guarantees | 146,000 | 91.3 | 1.7 | 17,400 | 105.3 | 6.9 |
| 不動産担保ローン | Mortgage loans | 125,000 | 99.5 | 1.5 | 8,600 | 115.6 | 3.4 |
| その他 | Others | 232,000 | 128.7 | 2.7 | 4,000 | 152.4 | 1.6 |
| ファイナンス関連 | Finance related business | 357,000 | 116.7 | 4.2 | 12,600 | 125.2 | 5.0 |
| ファイナンス事業計 | Finance business total | 503,000 | 108.0 | 5.9 | 30,000 | 112.8 | 11.9 |
| 金融収益 | Financial revenue | | | | 4,500 | 93.4 | 1.8 |
| 合計 | Total | 8,564,020 | 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

2017年度中間 2017年度見込
Fiscal 17.04-09 Fiscal 17
Actual Estimate

事業内容・他
Business & others

■連結子会社 Consolidated Subsidiaries

単位：百万円／(¥ Million)

| | | | | | |
|---|---------|----------------------|---------|----------|---|
| <p>(株)アトリウム グループ</p> <p>Atrium Group</p> <p>直接保有割合 % ownership 100.0%</p> <p>(グループ議決権保有割合 % own by CS-group) (100.0%)</p> | 総 資 産 | Total Assets | 179,933 | | <p>< Real Estate Revitalization Business & Loan Servicing (Asset Recovery) Business ></p> <p>- Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing.</p> <p>- 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.</p> <p>- 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.</p> |
| | 純 資 産 | Shareholders' Equity | 3,312 | | |
| | 剰 余 金 | Retained Earnings | 3,092 | | |
| | 営 業 収 益 | Operating Revenue | ※ 7,344 | ※ 11,404 | |
| | 経 常 利 益 | Ordinary Income | 2,814 | 1,869 | |
| | 当 期 利 益 | Net Income | 1,562 | 1,408 | |
| | | | | | |
| <p>(株)セゾンパーソナルプラス</p> <p>SAISON PERSONAL PLUS COMPANY LIMITED.</p> <p>100.0%</p> <p>(100.0%)</p> | 総 資 産 | Total Assets | 5,652 | | <p>< Temporary Staffing Business and Debt Collection Business ></p> <p>- Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business.</p> <p>- The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.</p> |
| | 純 資 産 | Shareholders' Equity | 4,782 | | |
| | 剰 余 金 | Retained Earnings | 3,380 | | |
| | 営 業 収 益 | Operating Revenue | 3,385 | 6,981 | |
| | 経 常 利 益 | Ordinary Income | 255 | 351 | |
| | 当 期 利 益 | Net Income | 173 | 210 | |
| | | | | | |
| <p>(株)セゾンファンデックス</p> <p>Saison Fundex Corporation</p> <p>100.0%</p> <p>(100.0%)</p> | 総 資 産 | Total Assets | 78,167 | | <p>< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business ></p> <p>- Engages in an array of real estate security and credit-guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.</p> |
| | 純 資 産 | Shareholders' Equity | 16,466 | | |
| | 剰 余 金 | Retained Earnings | 11,915 | | |
| | 営 業 収 益 | Operating Revenue | 4,069 | 7,260 | |
| | 経 常 利 益 | Ordinary Income | 1,692 | 2,500 | |
| | 当 期 利 益 | Net Income | 1,180 | 1,689 | |
| | | | | | |
| <p>(株)コンチェルト</p> <p>CONCERTO CO.,LTD.</p> <p>99.6%</p> <p>(100.0%)</p> | 総 資 産 | Total Assets | 39,341 | | <p>< Amusement Facilities Business, Real Estate Leasing Business ></p> <p>- 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.</p> <p>- 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.</p> |
| | 純 資 産 | Shareholders' Equity | 30,590 | | |
| | 剰 余 金 | Retained Earnings | 12,690 | | |
| | 営 業 収 益 | Operating Revenue | ※ 5,672 | ※ 11,290 | |
| | 経 常 利 益 | Ordinary Income | 1,185 | 2,239 | |
| | 当 期 利 益 | Net Income | 806 | 1,562 | |
| | | | | | |
| <p>(株)キュービタス</p> <p>Qubitous Co.,Ltd.</p> <p>51.0%</p> <p>(51.0%)</p> | 総 資 産 | Total Assets | 105,227 | | <p>< Commissioned Business for Credit Card Processing ></p> <p>- Was established as a joint venture by the Group (51.0%) and the Mizuho Bank, Ltd. (49.0%).</p> <p>- Is engaged in the commissioned business of credit card-related processing.</p> |
| | 純 資 産 | Shareholders' Equity | 3,013 | | |
| | 剰 余 金 | Retained Earnings | 2,512 | | |
| | 営 業 収 益 | Operating Revenue | 13,086 | | |
| | 経 常 利 益 | Ordinary Income | △ 132 | | |
| | 当 期 利 益 | Net Income | △ 147 | | |
| | | | | | |

(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

2017年度中間
Fiscal 17.04-09
Actual

2017年度見込
Fiscal 17
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)

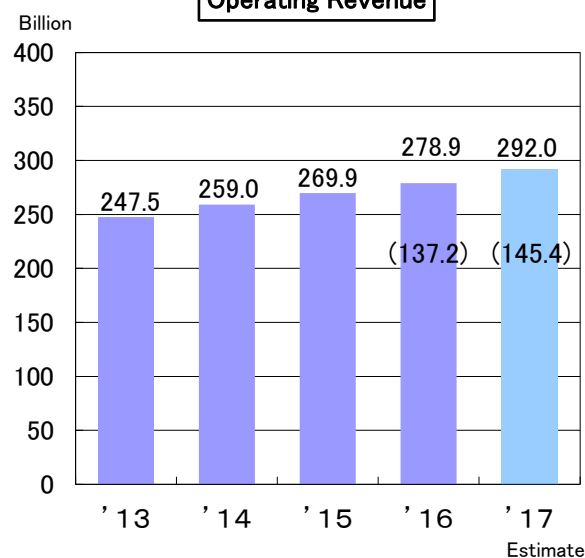
| ■ 持分法適用会社 - 関係会社 | | | | Affiliates Account for by the Equity Method | | 単位: 百万円 / (¥ Million) | |
|---|---------|----------------------|---------|---|--|--|--|
| (株)セゾン情報システムズ Saison Information Systems Co., Ltd. | 総 資 産 | Total Assets | 24,546 | | | < Information Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 9,681 | | | Card system business, Retail integrated solution business, and HULFT business providing Telecommunications middleware sales and solutions. | |
| | 剰 余 金 | Retained Earnings | 6,827 | | | | |
| | 営 業 収 益 | Operating Revenue | 13,784 | | | | |
| | 経 常 利 益 | Ordinary Income | 2,941 | 4,238 | | | |
| | 当 期 利 益 | Net Income | 2,370 | 3,222 | | | |
| 46.8% (46.8%) | | | | | | | |
| 出光クレジット㈱ Idemitsu Credit Co., Ltd. | 総 資 産 | Total Assets | 163,837 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 29,022 | | | 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. | |
| | 剰 余 金 | Retained Earnings | 25,122 | | | 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. | |
| | 営 業 収 益 | Operating Revenue | 11,089 | 22,722 | | September 2015: Established a financial subsidiary in Cambodia. | |
| | 経 常 利 益 | Ordinary Income | 2,273 | 4,508 | | | |
| | 当 期 利 益 | Net Income | 1,590 | 3,115 | | | |
| 50.0% (50.0%) | | | | | | | |
| ユーシーカード㈱ UC CARD Co., Ltd. | 総 資 産 | Total Assets | 301,948 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 65,047 | | | The Group contributed 31.0% in accordance with a comprehensive business alliance concerning credit card business we entered into with the Mizuho Bank, Ltd. | |
| | 剰 余 金 | Retained Earnings | 59,436 | | | Includes a number of credit card-related businesses entailing operations with members, affiliated commercial institutions, and gift cards. | |
| | 営 業 収 益 | Operating Revenue | 13,899 | | | | |
| | 経 常 利 益 | Ordinary Income | △ 155 | | | | |
| | 当 期 利 益 | Net Income | 13,993 | | | | |
| 31.0% (31.0%) | | | | | | | |
| りそなカード㈱ Resona Card Co., Ltd. | 総 資 産 | Total Assets | 91,485 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 31,232 | | | 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. | |
| | 剰 余 金 | Retained Earnings | 29,417 | | | December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. | |
| | 営 業 収 益 | Operating Revenue | 8,449 | | | 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. | |
| | 経 常 利 益 | Ordinary Income | 1,098 | | | | |
| | 当 期 利 益 | Net Income | 754 | | | | |
| 22.4% (22.4%) | | | | | | | |
| 静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd. | 総 資 産 | Total Assets | 13,259 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 1,558 | | | 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. | |
| | 剰 余 金 | Retained Earnings | △ 1,441 | | | 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. | |
| | 営 業 収 益 | Operating Revenue | 1,152 | 2,365 | | February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses. | |
| | 経 常 利 益 | Ordinary Income | 190 | 330 | | | |
| | 当 期 利 益 | Net Income | 123 | 221 | | | |
| 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 | 41,707 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 755 | | | 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. | |
| | 剰 余 金 | Retained Earnings | △ 1,344 | | | Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. | |
| | 営 業 収 益 | Operating Revenue | 3,385 | 6,917 | | 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. | |
| | 経 常 利 益 | Ordinary Income | 181 | 341 | | | |
| | 当 期 利 益 | Net Income | 180 | 336 | | | |
| 30.0% (30.0%) | | | | | | | |
| 高島屋クレジット㈱ Takashimaya Credit Co., Ltd. | 総 資 産 | Total Assets | 114,778 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 28,177 | | | 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%. | |
| | 剰 余 金 | Retained Earnings | 24,877 | | | 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. | |
| | 営 業 収 益 | Operating Revenue | 9,132 | 18,497 | | | |
| | 経 常 利 益 | Ordinary Income | 2,113 | 4,376 | | | |
| | 当 期 利 益 | Net Income | 1,376 | 2,849 | | | |
| 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 | 174,502 | | | < Credit Card Service Industry > | |
| | 純 資 産 | Shareholders' Equity | 34,185 | | | 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. | |
| | 剰 余 金 | Retained Earnings | 12,185 | | | 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. | |
| | 営 業 収 益 | Operating Revenue | 9,963 | | | | |
| | 経 常 利 益 | Ordinary Income | 1,009 | | | | |
| | 当 期 利 益 | Net Income | 647 | | | | |
| 49.0% (49.0%) | | | | | | | |
| ㈱イープラス eplus inc. | 総 資 産 | Total Assets | | | | < Ticket Selling Industry > | |
| | 純 資 産 | Shareholders' Equity | | | | 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. | |
| | 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

() 2Q results

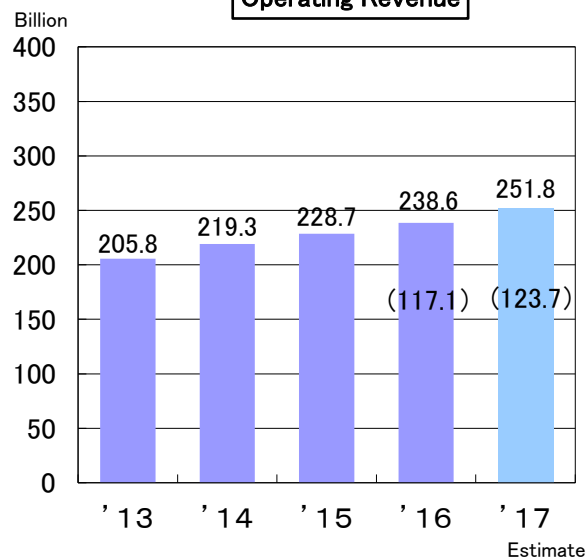
Consolidated

Operating Revenue

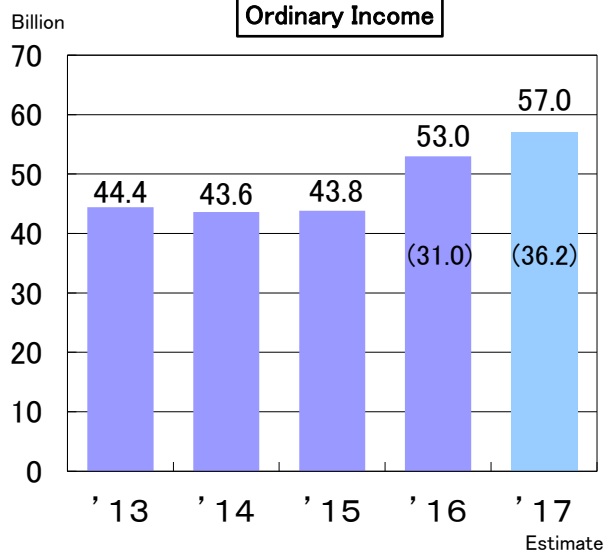


Non-consolidated

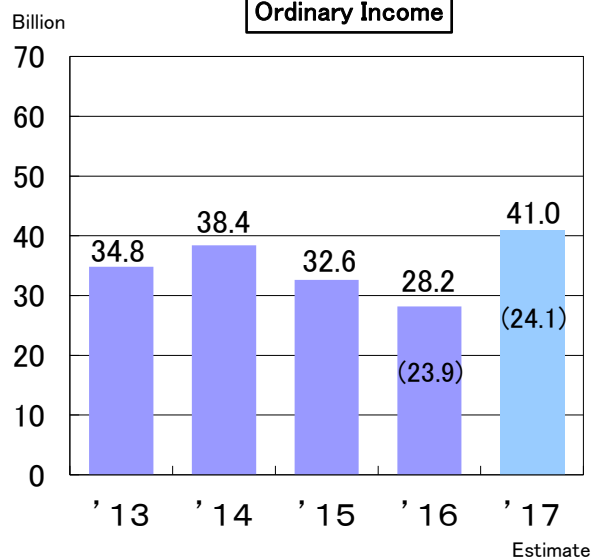
Operating Revenue



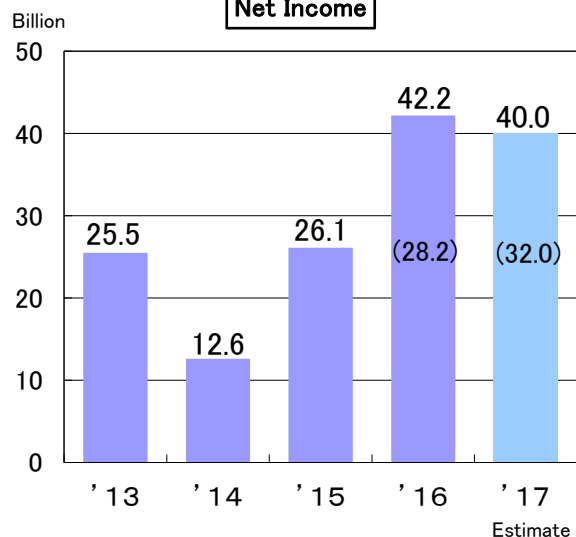
Ordinary Income



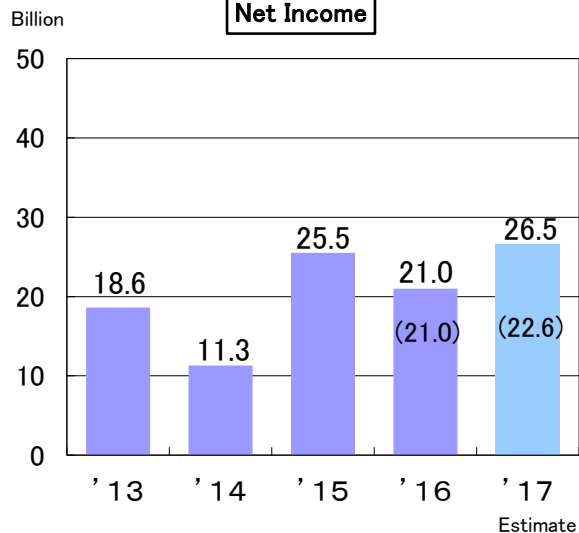
Ordinary Income



Net Income

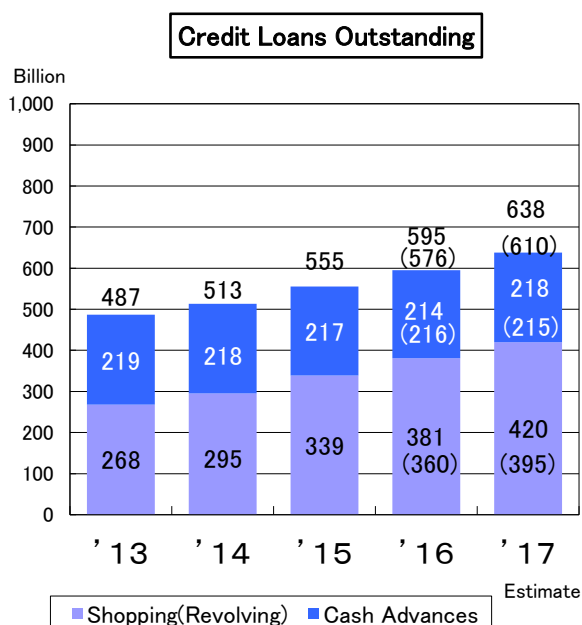
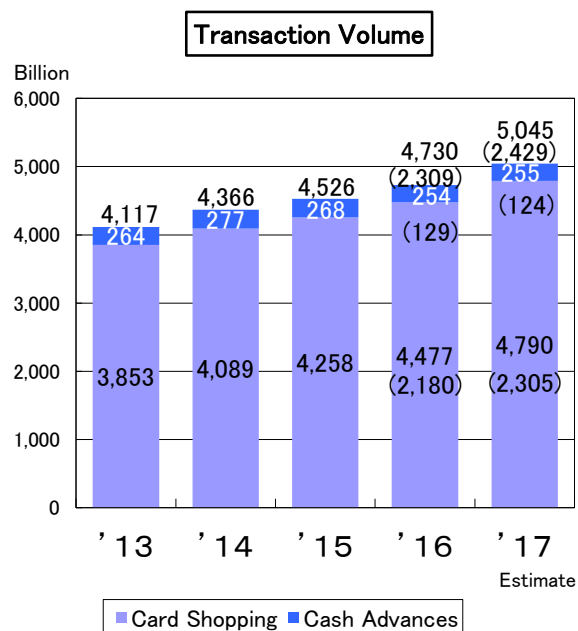
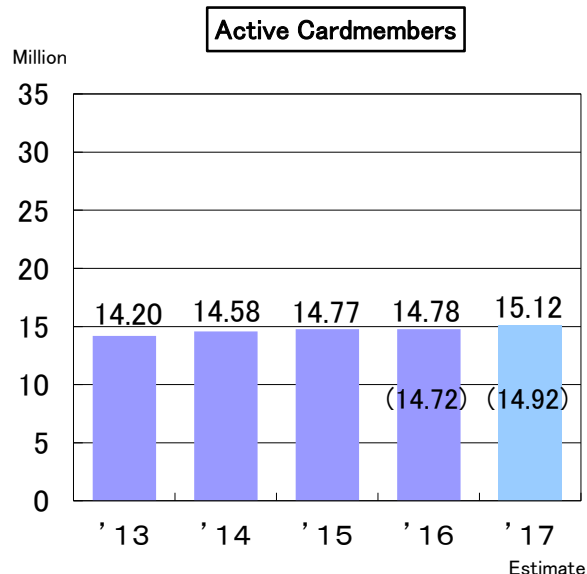
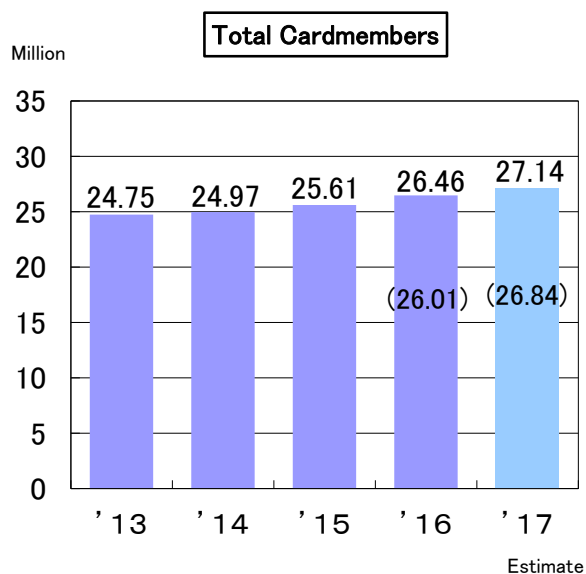
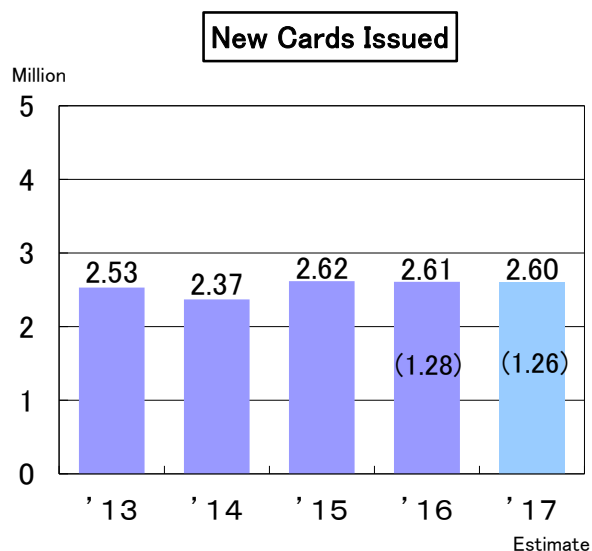
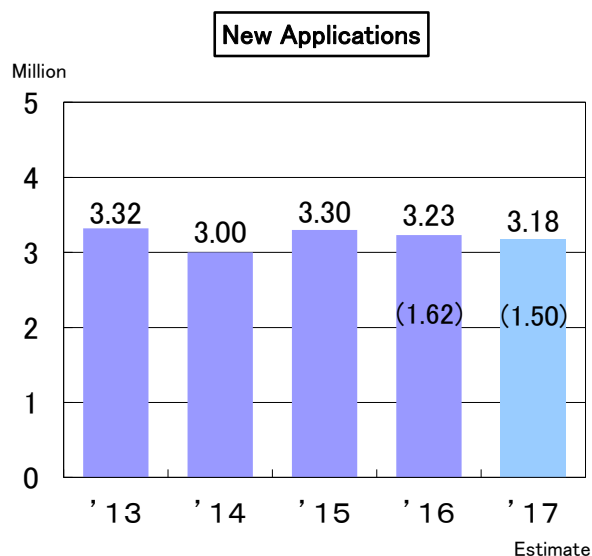


Net Income



◆ Main Indices (Non-consolidated)

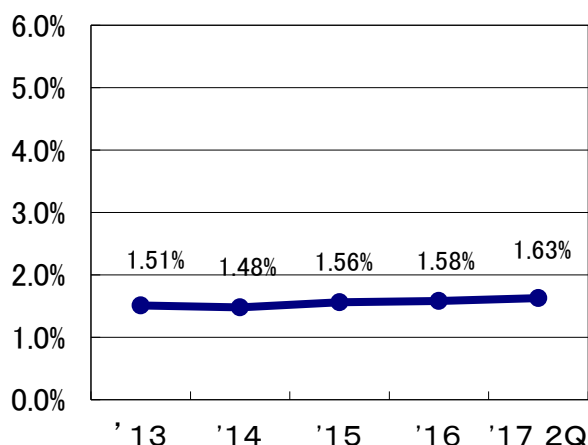
() 2Q results



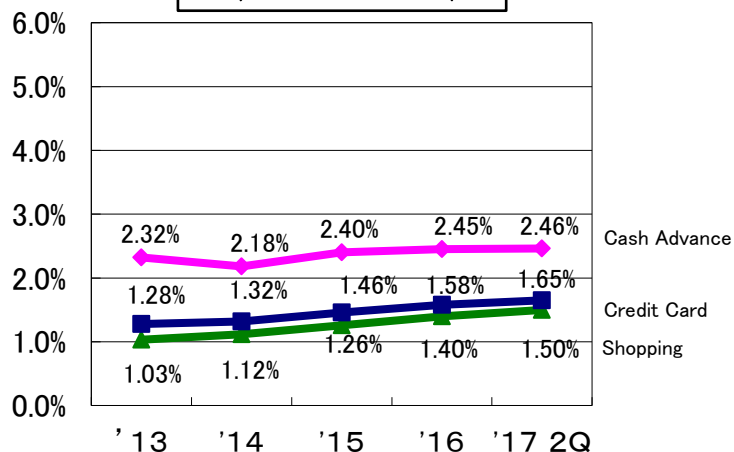
◆ Credit Riskn Trends

() 2Q results

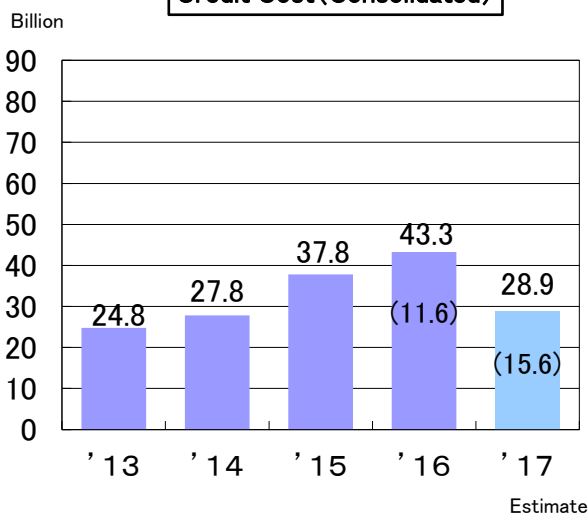
Delinquency of over 90 days (Consolidated)



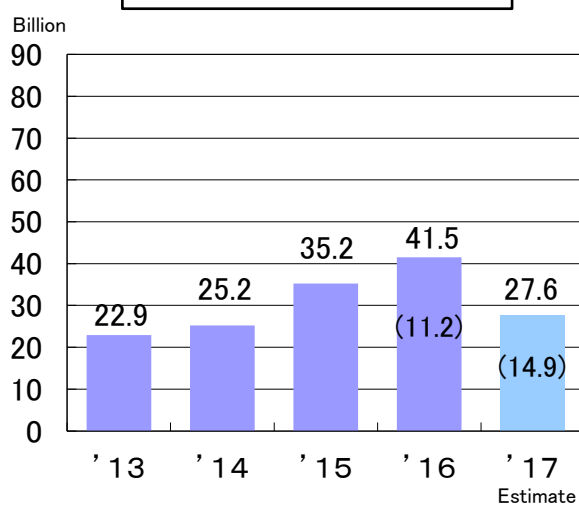
Delinquency of over 90 days (Non-consolidated)



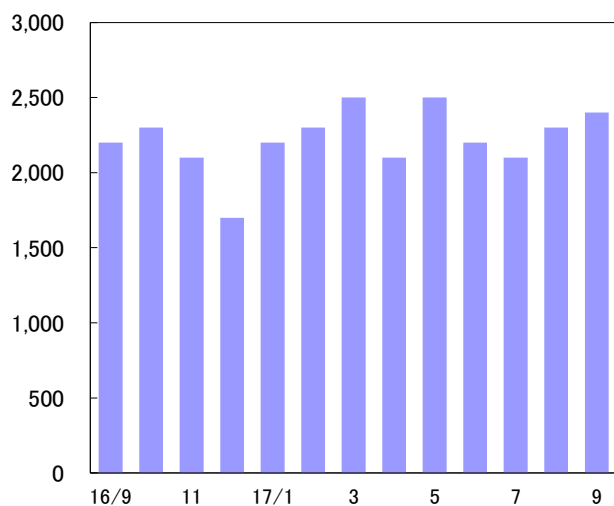
Credit Cost (Consolidated)



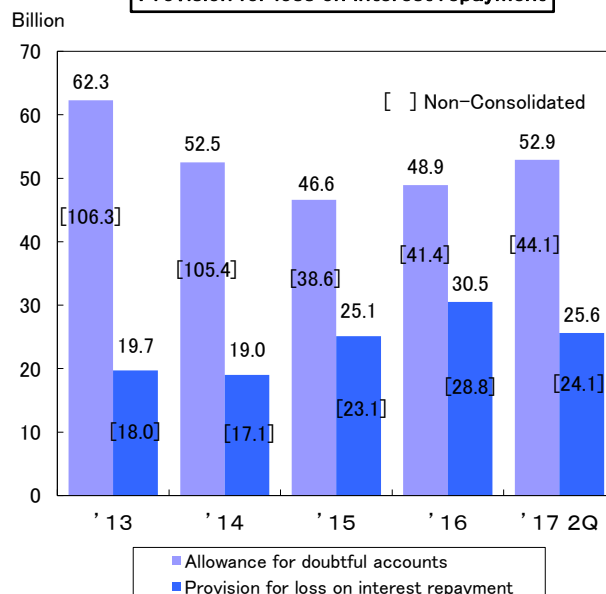
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



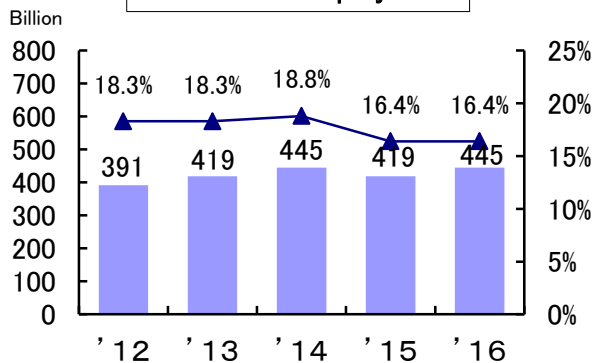
Allowance for doubtful accounts
Provision for loss on interest repayment



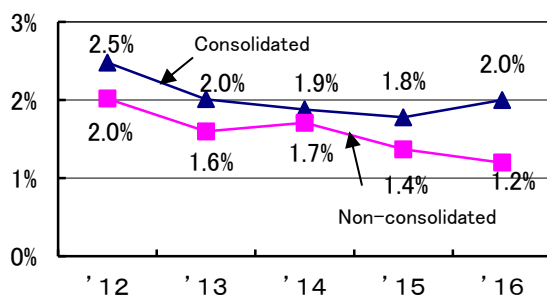
◆ Financial Indices

Consolidated

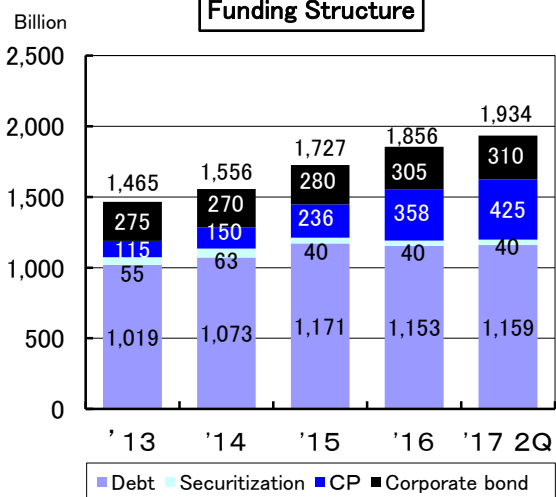
Shareholders' Equity Ratio



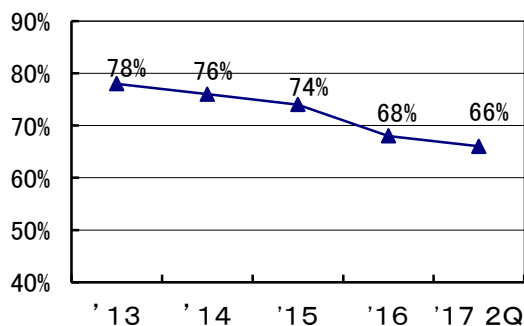
R O A (Ordinary Income Basis)



Funding Structure

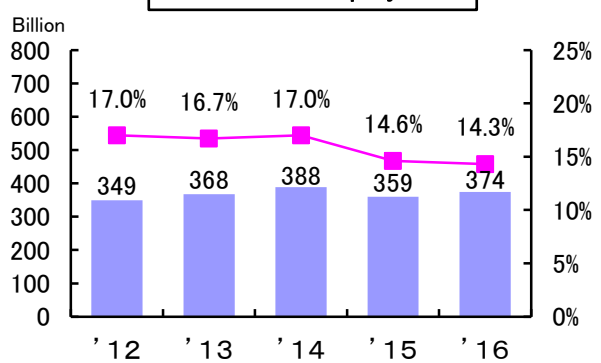


Long-term Ratio

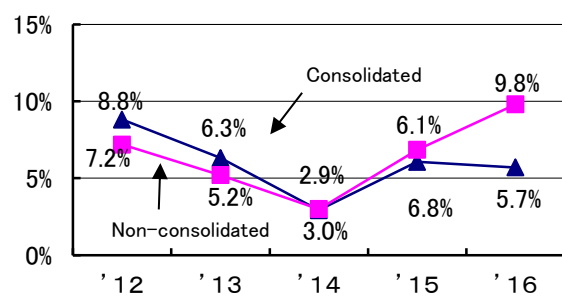


Non-consolidated

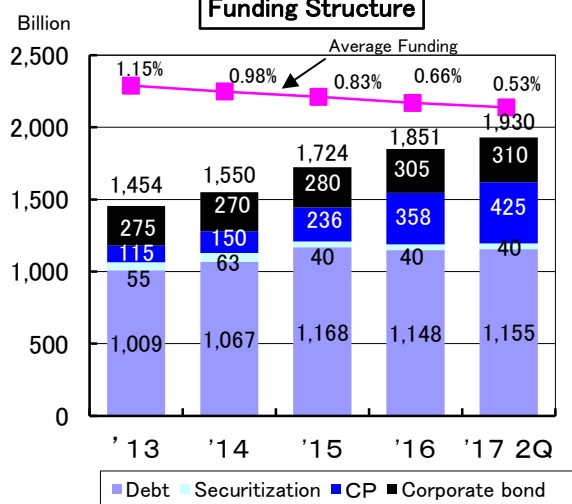
Shareholders' Equity Ratio



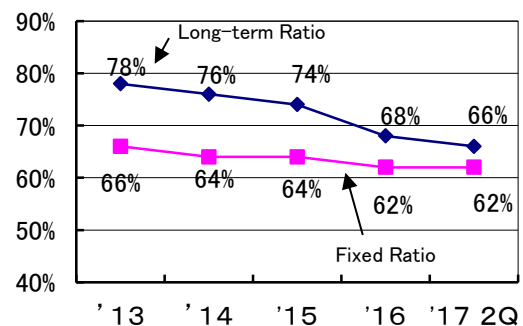
R O E



Funding Structure



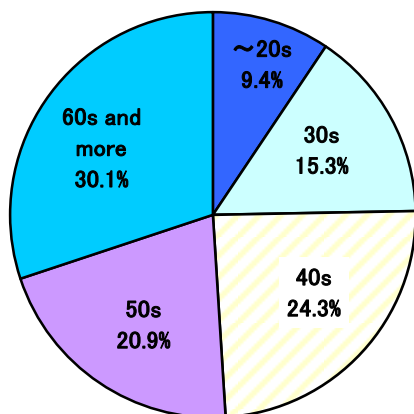
Long-term Ratio/Fixed Ratio



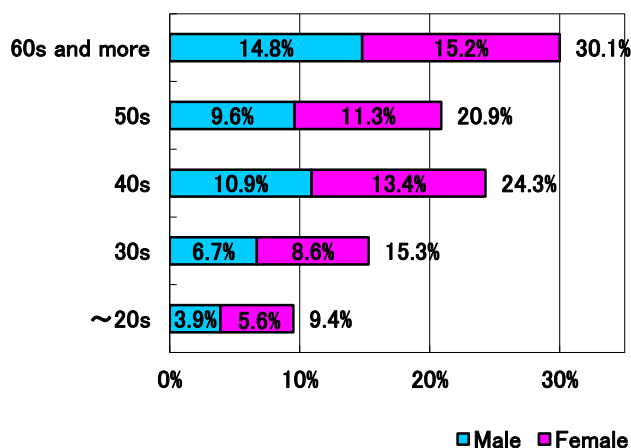
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2017

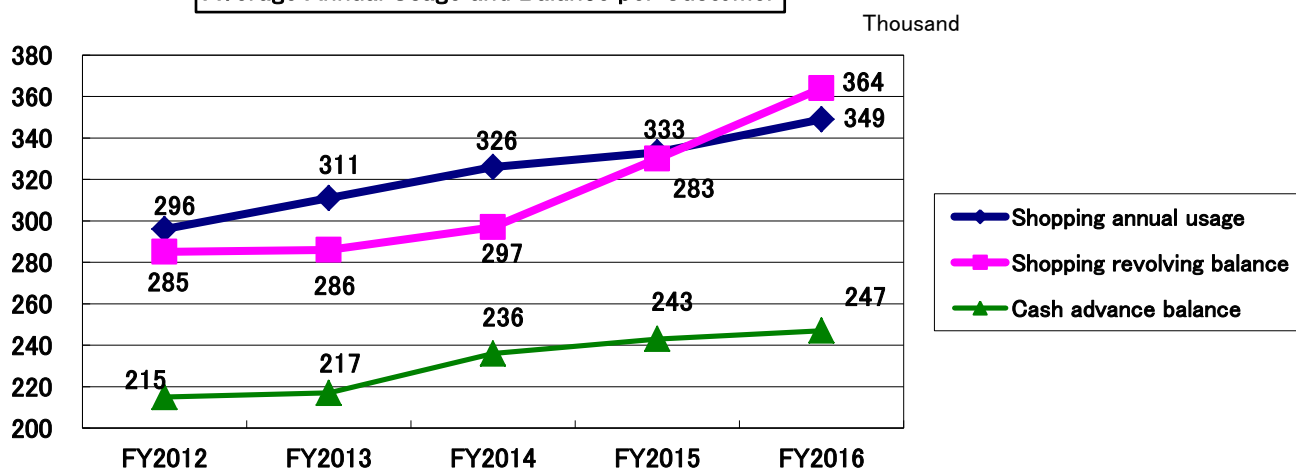
Share by Age



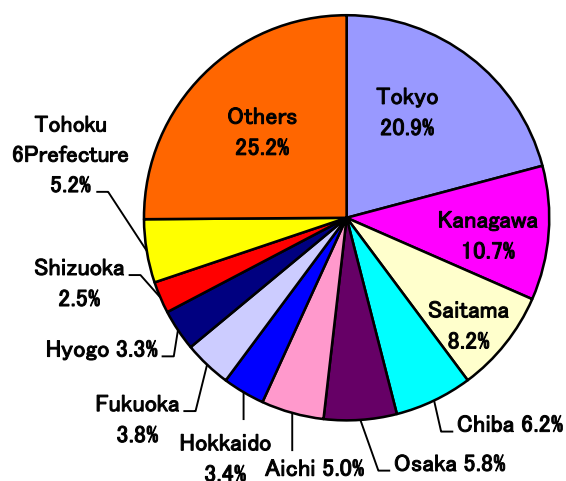
Share by Age and Sex



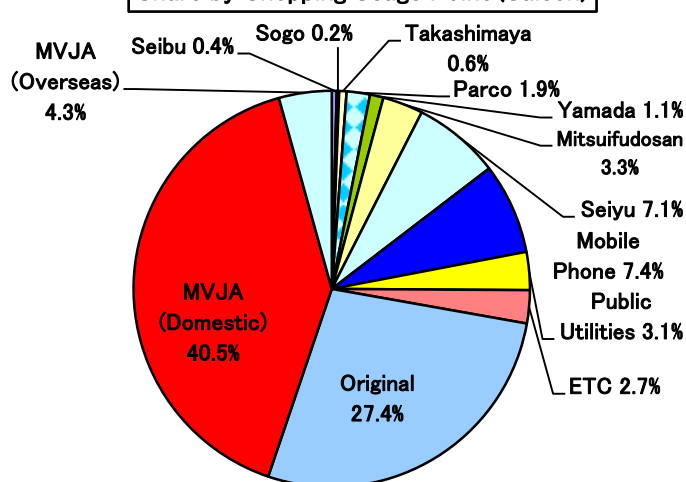
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Sep. 30, 2017

| | No. of cards aquired (million) | Total cardholders (million) | Transaction volume (billion) | Operating revenues (billion) | Ordinary income (billion) |
|--|--------------------------------------|-----------------------------------|------------------------------------|------------------------------------|---------------------------------|
| Credit Saison (Non-consolidated) | 1.50 | 26.84 | 2,428 | 123 | 24 |
| Yamada Financial 34.0% (established 06/6) | 0.05 | 1.81 | 73 | 0 | 0 |
| YM Saison 50.0% (established 07/9) | 0 | 0.03 | 2 | 0 | 0 |
| Idemitsu Credit 50.0% (invested 03/10) | 0.13 | 3.54 | 367 | 11 | 2 |
| Risona Card 22.4% (invested 04/8) | 0.03 | 1.57 | 175 | 8 | 1 |
| Takashimaya Credit 33.4% (invested 04/8) | 0.06 | 1.38 | 302 | 9 | 2 |
| Shizugin Saison 50.0% (established 06/10) | 0.01 | 0.25 | 29 | 1 | 0 |
| Daiwa House Financial 30.0% (established 06/11) | 0.04 | 0.42 | 86 | 3 | 0 |
| Seven CS Card Service 49.0% (established 09/10) | 0.09 | 3.16 | 361 | 9 | 1 |
| Total | 1.86 | 37.16 | 3,751 | 166 | 30 |

※ "Transaction volume" includes shopping and cash advance.

(参考) 貸借対照表 (2017年9月30日現在)
Balance Sheets (As of September 30, 2017)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

| Term 科 目 Item | | 2017年9月 連結貸借対照表 (A)Consolidated | 2017年9月 単体貸借対照表 (B)Non-consolidated | 差 Difference (A-B) | Term 科 目 Item | | 2017年9月 連結貸借対照表 (A)Consolidated | 2017年9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 | (2,324,259) | (2,403,924) | (△ 79,664) | 流動負債 | Current liabilities | (1,060,050) | (1,045,831) | (14,219) |
| 現金及び預金 | Cash and deposits | 86,925 | 71,861 | 15,063 | 支払手形及び買掛金 | Notes and accounts payable-trade | 264,131 | 263,875 | 255 |
| 割賦売掛金 | Accounts receivable-installment | 1,850,257 | 1,775,462 | 74,795 | 短期借入金 | Short-term loans payable | 231,160 | 230,960 | 200 |
| 買取債権 | Purchased receivables | 16,345 | - | 16,345 | 一年以内に返済予定の長期借入金 | Current portion of long-term loans payable | 58,090 | 57,400 | 690 |
| リース投資資産 | Lease investments assets | 230,998 | 231,049 | △ 51 | 一年以内に償還予定の社債 | Current portion of bonds | 10,000 | 10,000 | - |
| その他営業債権 | Other operating receivables | 601 | - | 601 | コマーシャル・ペーパー | Commercial paper | 424,500 | 424,500 | - |
| 営業投資有価証券 | Operational investment securities | 32,753 | 31,196 | 1,556 | リース債務 | Leases Obligations | 530 | 479 | 51 |
| たな卸資産 | Inventory | 101,398 | 1,420 | 99,978 | 未払法人税等 | Income taxes payable | 6,587 | 4,856 | 1,730 |
| 繰延税金資産 | Deferred income taxes | 19,900 | 18,731 | 1,168 | 繰延税金負債 | Deferred tax liabilities | - | - | - |
| 短期貸付金 | Short-term loans | 4,330 | 289,691 | △ 285,360 | 賞与引当金 | Provision for bonuses | 2,495 | 1,670 | 824 |
| その他の | Other trade receivables | 30,749 | 28,660 | 2,089 | 役員賞与引当金 | Provision for directors' bonuses | 67 | 53 | 13 |
| 貸倒引当金 | Allowance for doubtful accounts | △ 50,001 | △ 44,150 | △ 5,851 | 利息返還損失引当金 | Provision for loss on interest repayment | 8,861 | 8,309 | 551 |
| | | | | | 商品券回収損失引当金 | Allowance for loss on collecting gift tickets | 141 | 141 | - |
| | | | | | 割賦利益繰延 | Deferred installment income | 9,445 | 9,445 | - |
| | | | | | その他 | Others | 44,040 | 34,138 | 9,902 |
| 固定資産 | Noncurrent assets | (523,834) | (344,458) | (179,375) | 固定負債 | Long-term liabilities | (1,319,557) | (1,311,130) | (8,426) |
| 有形固定資産 | Property, plant and equipment | (71,625) | (15,526) | (56,098) | 社債 | Bonds payable | 300,000 | 300,000 | - |
| 建物 | Buildings | 25,038 | 5,645 | 19,392 | 長期借入金 | Long-term loans payable | 870,099 | 866,899 | 3,200 |
| 土地 | Land | 38,955 | 6,904 | 32,051 | 債権流動化借入金 | Long-term loans payable under credit fluidity | 20,000 | 20,000 | - |
| リース資産 | Equipment for lease | 1,534 | 1,426 | 107 | リース債務 | Leases Obligations | 1,453 | 1,387 | 65 |
| 建設仮勘定 | Construction in progress | 1,971 | 218 | 1,752 | 役員退職慰労引当金 | Provision for directors' retirement benefits | 130 | - | 130 |
| その他の | Others | 4,125 | 1,331 | 2,794 | 債務保証損失引当金 | Provision for loss on guarantees | 7,039 | 6,711 | 327 |
| | | | | | ポイント引当金 | Provision for point card certificates | 97,213 | 97,213 | - |
| | | | | | 利息返還損失引当金 | Provision for loss on interest repayment | 16,771 | 15,876 | 894 |
| | | | | | 資産除去債務 | Asset retirement obligations | 465 | - | 465 |
| | | | | | その他 | Others | 6,385 | 3,042 | 3,343 |
| | | | | | | | | | |
| | | | | | 負債合計 | Total Liabilities | 2,379,608 | 2,356,962 | 22,646 |
| | | | | | (純資産の部) | (Net assets) | | | |
| 投資その他の資産 | Investments and other assets | (235,310) | (214,399) | (20,910) | 株主資本 | Shareholders' equity | (437,064) | (360,993) | (76,070) |
| 投資有価証券 | Long-term investment securities | 173,699 | 146,734 | 26,964 | 資本金 | Capital stock | 75,929 | 75,929 | - |
| 長期貸付金 | Long-term loans | 11,271 | 47,004 | △ 35,733 | 資本剰余金 | Capital surplus | 85,634 | 84,100 | 1,534 |
| 長期前払費用 | Long-term prepaid expense | 405 | 653 | △ 247 | 利益剰余金 | Retained earnings | 328,379 | 253,558 | 74,821 |
| 差入保証金 | Lease deposits | 5,409 | 2,934 | 2,474 | 自己株式 | Treasury common stock | △ 52,879 | △ 52,594 | △ 284 |
| 整理事業関連資産 | Liquidation business assets | 32,004 | - | 32,004 | | | | | |
| 繰延税金資産 | Deferred income taxes | 12,448 | 15,277 | △ 2,828 | その他の包括利益累計額 | Accumulated other comprehensive income | (31,464) | (32,085) | (△ 621) |
| その他の | Others | 3,022 | 1,805 | 1,217 | その他有価証券評価差額金 | Valuation difference on available-for-sale securities | 32,657 | 32,638 | 18 |
| 貸倒引当金 | Allowance for doubtful accounts | △ 2,951 | △ 9 | △ 2,941 | 繰延ヘッジ損益 | Deferred gains or (losses) on hedges | △ 552 | △ 552 | - |
| | | | | | 為替換算調整勘定 | Foreign currency translation adjustment | △ 639 | - | △ 639 |
| 繰延資産 | Deferred assets | (1,658) | (1,658) | (-) | 新株予約権 | Stock Option | 0 | - | 0 |
| 社債発行費 | Bond issue cost | 1,658 | 1,658 | - | 非支配株主持分 | Non-controlling interests | 1,615 | - | 1,615 |
| | | | | | 純資産合計 | Net assets | 470,144 | 393,079 | 77,065 |
| 資産合計 | Total assets | 2,849,752 | 2,750,041 | 99,711 | 負債及び純資産合計 | Total Liabilities and Net assets | 2,849,752 | 2,750,041 | 99,711 |

(参考) 損 益 計 算 書 (2017年4月1日 ~ 2017年9月30日)
Statements of Income (From April 1, 2017 to September 30, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

| Term 科 目 Item | | 2017年9月 連結損益計算書 Consolidated (A) | | | 2017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 | | 108,485 | | | 100,034 | | | 8,450 | |
| リース事業収益 | Income from the leases business | | 6,483 | | | 6,481 | | | 1 | |
| ファイナンス事業収益 | Income from the finance business | | 17,283 | | | 14,753 | | | 2,530 | |
| 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 | 21,029 | | | 11 | | | 21,018 | | |
| 不動産関連事業原価 | Cost of the real estate business | 12,770 | 8,259 | | 0 | 10 | | 12,770 | 8,248 | |
| 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 | 26,666 | | | - | | | 26,666 | | |
| エンタテインメント事業原価 | Cost of the entertainment business | 21,873 | 4,793 | | - | - | | 21,873 | 4,793 | |
| 金融収益 | Financial revenues | | 105 | | | 2,452 | | | △ 2,347 | |
| 計 | Total | | 145,411 | 100.0% | | 123,733 | 100.0% | | 21,677 | 117.5% |
| 営業費用 | Operating expenses | | | | | | | | | |
| 販売費及び一般管理費 | Selling, general and administrative expenses | | 114,584 | 78.8% | | 97,952 | 79.2% | | 16,632 | 117.0% |
| 金融費用 | Financial expenses | | 4,743 | 3.3% | | 4,840 | 3.9% | | △ 96 | 98.0% |
| 計 | Total | | 119,328 | 82.1% | | 102,792 | 83.1% | | 16,535 | 116.1% |
| 営業利益 | Operating income | | 26,082 | 17.9% | | 20,940 | 16.9% | | 5,142 | 124.6% |
| 営業外収益 | Non-operating income | | 10,274 | 7.1% | | 3,327 | 2.7% | | 6,946 | 308.8% |
| 営業外費用 | Non-operating expenses | | 117 | 0.1% | | 101 | 0.1% | | 15 | 115.0% |
| 経常利益 | Ordinary income | | 36,240 | 24.9% | | 24,166 | 19.5% | | 12,073 | 150.0% |
| 特別利益 | Extraordinary income | | 8,775 | 6.0% | | 8,735 | 7.1% | | 39 | 100.5% |
| 特別損失 | Extraordinary loss | | 23 | 0.0% | | 3 | 0.0% | | 20 | 738.8% |
| 税金等調整前四半期純利益 | Profit before income taxes | | 44,991 | 30.9% | | 32,898 | 26.6% | | 12,092 | 136.8% |
| 法人税、住民税及び事業税 | Income taxes-current | 6,414 | | | 4,635 | | | 1,779 | | |
| 法人税等調整額 | Income taxes-deferred | 6,759 | 13,174 | 9.1% | 5,582 | 10,217 | 8.3% | 1,177 | 2,956 | 128.9% |
| 四半期純利益 | Profit | | 31,816 | 21.9% | | - | - | | 31,816 | - |
| 親会社株主に帰属する四半期純利益 | Profit attributable to owners of parent | | 32,010 | 22.0% | | 22,680 | 18.3% | | 9,329 | 141.1% |

| | | 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 | 1.15% | 0.84% |
| 自己資本利益率 | ROE | 7.01% | 5.91% |
| 連単倍率 | Consolidated/Non-consolidated | 1.41 | |

貸借対照表 (2017年8月31日現在)
Balance Sheet (As of August 31, 2017)

| Term | | 2017年2月 | 2017年8月 | 増減 | Term | | 2017年2月 | 2017年8月 | 増減 |
|--------------|---|----------------|--------------|-------------------|--------------|---|----------------|--------------|-------------------|
| | | February, 2017 | August, 2017 | Increase/Decrease | | | February, 2017 | August, 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 | 118,449 | 553 | 流動負債 | Current liabilities | 176,050 | 175,440 | △ 610 |
| 現金及び預金 | Cash and deposits | 2,539 | 2,121 | △ 417 | 支払手形及び買掛金 | Notes and accounts payable-trade | 202 | 212 | 9 |
| 受取手形及び営業未収入金 | Notes and operating accounts receivable | 49 | 115 | 65 | 短期借入金 | Short-term loans payable | 170,628 | 170,642 | 14 |
| たな卸資産 | Inventories | 112,563 | 99,631 | △ 12,932 | 未払金・未払費用 | Accounts payable-other and accrued expenses | 2,102 | 489 | △ 1,612 |
| 買取債権 | Purchased receivables | - | 15,470 | 15,470 | 預り保証金 | Guarantee deposited | 1,666 | 1,678 | 11 |
| 求償債権 | Guarantor's claims | 13 | 14 | 1 | その他 | Other | 1,450 | 2,417 | 966 |
| 短期貸付金 | Short-term loans receivable | 42 | 39 | △ 3 | | | | | |
| その他 | Other | 3,182 | 2,491 | △ 691 | | | | | |
| 貸倒引当金 | Allowance for doubtful accounts | △ 495 | △ 1,434 | △ 938 | | | | | |
| | | | | | 固定負債 | Noncurrent liabilities | 1,160 | 1,181 | 20 |
| 固定資産 | Noncurrent assets | 60,943 | 61,484 | 541 | 瑕疵保証引当金 | Provision for guarantees for defects | 14 | 15 | 1 |
| 有形固定資産 | Property, plant and equipment | 26,815 | 27,617 | 802 | 預り保証金 | Guarantee deposited | 680 | 690 | 10 |
| 無形固定資産 | Intangible assets | 49 | 47 | △ 2 | その他 | Other | 466 | 475 | 9 |
| 投資その他の資産 | Investments and other assets | 34,078 | 33,819 | △ 259 | | | | | |
| 整理事業関連資産 | Liquidation business assets | 34,541 | 34,089 | △ 451 | | | | | |
| その他 | Other | 2,488 | 2,655 | 166 | | | | | |
| 貸倒引当金 | Allowance for doubtful accounts | △ 2,951 | △ 2,925 | 25 | | | | | |
| | | | | | 負債合計 | Total liabilities | 177,210 | 176,621 | △ 589 |
| | | | | | (純資産の部) | (Net assets) | | | |
| | | | | | 株主資本 | Shareholders'equity | 1,525 | 3,192 | 1,666 |
| | | | | | 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 | 3,092 | 1,666 |
| | | | | | 評価・換算差額等 | Valuation and translation adjustments | 5 | 3 | △ 2 |
| | | | | | その他有価証券評価差額金 | Valuation difference on available-for-sale securities | 5 | 3 | △ 2 |
| | | | | | 非支配株主持分 | Non-controlling interests | 96 | 116 | 19 |
| | | | | | 純資産合計 | Total net assets | 1,628 | 3,312 | 1,683 |
| 資産合計 | Total assets | 178,839 | 179,933 | 1,094 | 負債純資産合計 | Total liabilities and net assets | 178,839 | 179,933 | 1,094 |

損 益 計 算 書 (2017年3月1日 ~ 2017年8月31日)

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

(単位:百万円)

(Millions of yen)

| Term | | 2016年8月 (16/03－16/08) | 2017年8月 (17/03－17/08) | 増減 Increase/Decrease |
|--------------------|--|--------------------------|--------------------------|-------------------------|
| 科 目 | Items | | | |
| 売上高 | Net sales | 18,640 | 19,395 | 755 |
| 売上原価 | Cost of sales | 12,365 | 12,051 | △ 314 |
| 売上総利益 | Gross profit | 6,275 | 7,344 | 1,069 |
| 販売費及び一般管理費 | Selling, general and administrative expenses | 3,357 | 3,560 | 202 |
| 営業利益 | Operating income | 2,917 | 3,784 | 866 |
| 営業外収益 | Non-operating income | 712 | 324 | △ 387 |
| 営業外費用 | Non-operating expenses | 1,333 | 1,294 | △ 39 |
| 経常利益 | Ordinary income | 2,296 | 2,814 | 518 |
| 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 | 2,296 | 2,814 | 518 |
| 匿名組合分配額 | Dividend distribution from silent partnerships | － | △ 13 | △ 13 |
| 税金等調整前四半期純利益 | Income before income taxes and minority interests | 2,296 | 2,828 | 532 |
| 法人税等 | Income taxes | 826 | 1,265 | 439 |
| 非支配株主利益に帰属する四半期純利益 | Profit attributable to non-controlling interests | － | △0 | △0 |
| 親会社株主に帰属する四半期純利益 | Profit attributable to owners of parent | 1,470 | 1,562 | 92 |

貸 借 対 照 表 (2017年7月31日現在)
Balance Sheets (As of July 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 | 2017年1月 | 2017年7月 | 増減 Increase/Decrease | 科 目 | Items | 2017年1月 | 2017年7月 | 増減 Increase/Decrease |
|---------|---------------------------------|---------|---------|-------------------------|-------------------|---|---------|---------|-------------------------|
| (資産の部) | (Assets) | | | | (負債の部) | (Liabilities) | | | |
| 流動資産 | Current assets | 72,485 | 76,486 | 4,000 | 流動負債 | Current liabilities | 52,673 | 55,774 | 3,101 |
| 現金及び預金 | Cash and deposits | 789 | 613 | △ 175 | 短期借入金 | Short-term loans payable | 50,300 | 53,800 | 3,500 |
| 営業貸付金 | Operating loans | 69,076 | 72,384 | 3,307 | 一年以内返済予定 長期借入金 | Current portion of long-term loans payable | 585 | 290 | △ 295 |
| 販売用不動産 | Real estate for sale | 3,495 | 4,462 | 967 | リース債務 | Lease obligations | 15 | 16 | 0 |
| 未収入金 | Accounts receivable | 247 | 195 | △ 52 | 未払金 | Accounts payable-other | 170 | 169 | △ 1 |
| 前払費用 | Prepaid expenses | 49 | 56 | 6 | 未払費用 | Accrued expenses | 235 | 242 | 6 |
| 未収収益 | Accrued income | 928 | 912 | △ 16 | 未払法人税 | Income taxes payable | 348 | 231 | △ 117 |
| 繰延税金資産 | Deferred tax assets | 733 | 548 | △ 184 | 利息返還損失引当金 | Provision for loss on interest repayment | 619 | 551 | △ 67 |
| その他流動資産 | Other current assets | 622 | 651 | 29 | 債務保証引当金 | Provision for loss on guarantees | 290 | 327 | 37 |
| 貸倒引当金 | Allowance for doubtful accounts | △ 3,456 | △ 3,337 | 118 | その他流動負債 | Other current liabilities | 108 | 146 | 38 |
| | | | | | | | | | |
| 固定資産 | Noncurrent assets | 1,891 | 1,680 | △ 210 | 固定負債 | Noncurrent liabilities | 6,201 | 5,925 | △ 275 |
| 有形固定資産 | Property, plant and equipment | 435 | 416 | △ 18 | 長期借入金 | Long-term loans payable | 5,000 | 5,000 | — |
| 土 地 | Land | 203 | 203 | — | リース債務 | Lease obligations | 39 | 31 | △ 7 |
| 建 物 | Buildings | 129 | 126 | △ 3 | 長期未払金 | Long-term accounts payable | 10 | 0 | △ 9 |
| 器具及び備品等 | Furniture and fixtures | 51 | 44 | △ 7 | 利息返還損失引当金 | Provision for loss on interest repayment | 1,152 | 894 | △ 257 |
| リース資産 | Lease assets | 50 | 42 | △ 7 | | | | | |
| | | | | | | | | | |
| 無形固定資産 | Intangible assets | 106 | 93 | △ 13 | | | | | |
| ソフトウェア | Software | 102 | 89 | △ 13 | | | | | |
| 電話加入権 | Telephone subscription right | 4 | 4 | — | | | | | |
| | | | | | 負 債 合 計 | Total liabilities | 58,874 | 61,700 | 2,825 |
| 投資等 | Investments and other assets | 1,349 | 1,170 | △ 179 | (純資産の部) | (Net assets) | | | |
| 投資有価証券 | Investment securities | 522 | 499 | △ 23 | 株主資本 | Shareholders' equity | 15,434 | 16,415 | 980 |
| 固定化営業債権 | Long-term loans receivable | 24 | 23 | △ 1 | 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 | 10,934 | 11,915 | 980 |
| 繰延税金資産 | Deferred tax assets | 735 | 581 | △ 153 | | | | | |
| その他投資等 | Other assets | 81 | 81 | △ 0 | 評価・換算差額等 | Valuation and translation adjustments | 67 | 51 | △ 16 |
| 貸倒引当金 | Allowance for doubtful accounts | △ 15 | △ 15 | 0 | その他有価証券評価差額金 | Valuation difference on available-for-sale securities | 67 | 51 | △ 16 |
| | | | | | | | | | |
| | | | | | 純 資 産 合 計 | Total net assets | 15,502 | 16,466 | 964 |
| 資 産 合 計 | Total assets | 74,376 | 78,167 | 3,790 | 負債及び純資産合計 | Total liabilities and net assets | 74,376 | 78,167 | 3,790 |

損 益 計 算 書 (2017年2月1日 ～ 2017年7月31日)

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

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

(単位: 百万円)

(Millions of yen)

| 科 目 | Items | 2016年7月 16/02-16/07 | 2017年7月 17/02-17/07 | 増減 Increase/Decrease |
|--------------|--|------------------------|------------------------|-------------------------|
| 営業収益 | Operating revenues | 3,745 | 3,907 | 162 |
| 営業費用 | Operating expenses | 2,372 | 2,281 | △ 91 |
| 金融費用 | Financial expenses | 414 | 421 | 6 |
| 販売費及び一般管理費 | Selling, general and administrative expenses | 1,958 | 1,860 | △ 98 |
| 営業利益 | Operating income | 1,372 | 1,626 | 253 |
| 営業外収益 | Non-operating income | 85 | 66 | △ 19 |
| 営業外費用 | Non-operating expenses | — | — | — |
| 経常利益 | Ordinary income | 1,458 | 1,692 | 234 |
| 特別利益 | Extraordinary income | — | — | — |
| 特別損失 | Extraordinary loss | — | — | — |
| 税引前四半期純利益 | Income before income taxes | 1,458 | 1,692 | 234 |
| 法人税、住民税及び事業税 | Income taxes-current | 157 | 166 | 8 |
| 法人税等調整額 | Income taxes-deferred | 186 | 345 | 159 |
| 四半期純利益 | Net income | 1,114 | 1,180 | 66 |