

2018年3月期 第3四半期 決算資料

Reference Materials for the third quarter ended December 31, 2017

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CREDIT SAISON CO., LTD.

第3四半期の業績概況

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FY2017 Q3 Results (2017.4-12)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2017.4~)

- ◇ November 26, 2017: Launch of a new system
- ◇ Started offering "Saison Origami Pay", a QR Code-based settlement service for smartphones to pave the way for establishment of a pioneering settlement platform tailor-made to fit the settlement needs of our clients.
- ◇ Shopping revolving balance exceeded the ¥400 billion, up 8.3% from the previous fiscal year-end reaching ¥412.3 billion
- ◇ Cash advance balance turned into a positive figure for the first time in two and a half years up 0.4% YoY reaching ¥214.8 billion. * Non-consolidated.
- ◇ Transaction volume on corporate cards rose 15% YoY as a result of efforts to offer the best possible solutions matching the size and needs of each business.
- ◇ Contribution margin of HD SAISON Finance Company Ltd. (Vietnam) increased to ¥500 million (up 15% YoY).
* After consolidation adjustments.

◆ Business Results (2017.4 ~ 12)

()YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'16/12	¥208.7bil.(102%)		¥178.4bil.(104%)
	'17/12	¥220.4bil.(106%)		¥187.5bil.(105%) 
Ordinary Income	'16/12	¥43.1bil.(119%)		¥30.6bil.(148%)
	'17/12	¥51.0bil.(118%)		¥34.2bil.(112%) 
Net Income	'16/12	¥36.7bil.(144%)		¥25.1bil.(224%)
	'17/12	¥34.6bil.(94%)		¥20.0bil.(80%) 

◆ Consolidated Results

Consolidated Results

(Units:Billion yen; times)

	2017/12	2018/3 (estimate)
Ordinary Income	51.0 (YOY 118%)	55.5
Net Income	34.6 (YOY 94%)	37.5
Ratio of consolidated to non-consolidated net income(times)	1.73	1.70
Shareholders' equity ratio	16.0%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	51.0	34.2	16.7

Contribution to Consolidated Results

Main consolidated subsidiaries	Contribution to Ordinary income	Main equity-method affiliates	Contribution to Ordinary income
Atrium Group (Liquidation of real estate) (Servicing business)	¥4.25bil.	UC Card Co., Ltd. (Credit card business)	¥4.47bil.
Saison Fundex Corporation (Loans) (Real estate finance business)	¥2.43bil.	Saison Infomation System Co., Ltd. (Information plocessing)	¥1.29bil.
Concerto Co.,Ltd. (Amusement business) (Real estate rental business)	¥1.76bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥1.21bil.
SAISON PERSONAL PLUS COMPANY LIMITED. (Temporary personnel business) (Servicing business)	¥0.37bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.67bil.

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

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

	2017/12	2018/3 (target)
New card applications	2,220,000 (92%)	3,180,000 (100%)
New card issued	1,860,000 (95%)	2,600,000 (100%)
Total cardmembers	26,900,000 <+440,000>	27,140,000 <+680,000>
Active cardmembers	14,950,000 <+170,000>	15,120,000 <+340,000>
Transaction volume	3,717.9 bil. (105%)	4,950.0 bil. (105%)
Card Shopping	3,530.8 bil. (105%)	4,700.0 bil. (105%)
Cash Advances	187.0 bil. (97%)	250.0 bil. (99%)
Shopping revolving balance	412.3 bil. (110%)	420.0 bil. (110%)
Cash advances balance	214.8 bil. (100%)	218.0 bil. (102%)

◆ 取扱高の実績 / Volume of New Contracts

単位: 百万円 / (¥ Million)

		2016/12	前年比%	構成比%	2017/12	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
		2016/4/1～12/31			2017/4/1～12/31			2016/4/1～2017/3/31		
	カードショッピング Credit-card-related shopping services	3,357,516	105.2	56.7	3,530,881	105.2	55.7	4,476,608	105.1	55.9
	カードキャッシング Cash advances	192,972	94.8	3.2	187,079	96.9	2.9	253,837	94.8	3.2
	カード事業計 Credit card total	3,550,488	104.6	60.0	3,717,961	104.7	58.6	4,730,445	104.5	59.0
	証書ローン Member's Loan	2,935	85.2	0.1	1,133	38.6	0.0	3,701	80.4	0.1
	プロセッシング・他社カード代行 Agency services	1,995,674	105.0	33.7	2,147,782	107.6	33.9	2,671,710	105.9	33.4
	クレジットサービス関連 Credit services related	24,378	96.7	0.4	22,997	94.3	0.4	32,156	96.6	0.4
	クレジットサービス事業計 Credit services total	5,573,477	104.7	93.1	5,889,874	105.7	92.9	7,438,014	105.0	92.8
	リース事業 Leases	81,008	103.5	1.4	86,901	107.3	1.4	108,101	102.0	1.4
	信用保証 Guarantees	119,790	110.8	2.0	100,578	84.0	1.6	159,914	106.5	2.0
	不動産担保ローン Mortgage loans	87,601	179.1	1.5	98,722	112.7	1.6	125,629	152.4	1.6
	その他 Others	124,117	154.3	2.1	166,200	133.9	2.6	180,286	158.1	2.3
	ファイナンス関連 Finance related	211,718	163.7	3.5	264,922	125.1	4.2	305,916	155.7	3.8
	ファイナンス事業計 Finance business total	331,509	139.6	5.5	365,500	110.3	5.8	465,831	134.4	5.8
	その他の事業 Other businesses	15	103.9	0.0	17	111.5	0.0	21	103.7	0.0
	取扱高合計 Volume of new contracts	5,986,010	106.2	100.0	6,342,294	106.0	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)

	2016/12	2017/12	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	1,093,684	1,112,608	101.7	1,038,929	73,678	107.1
(内 リボルビング) (include revolving)	373,696	412,319	110.3	380,822	31,496	108.3
カードキャッシング Cash advances	213,914	214,875	100.4	214,032	842	100.4
カード事業計 Credit card total	1,307,598	1,327,483	101.5	1,252,962	74,521	105.9
証書ローン Member's Loan	9,262	6,862	74.1	8,912	△ 2,049	77.0
プロセッシング・他社カード代行 Agency services	124,743	104,665	83.9	91,075	13,590	114.9
クレジットサービス関連 Credit services related	377	313	82.9	347	△ 33	90.2
クレジットサービス事業計 Credit services total	1,441,982	1,439,325	99.8	1,353,297	86,028	106.4
リース事業 Leases	57,056	65,557	114.9	58,740	6,816	111.6
信用保証 Guarantees	1,401 (281,262)	1,417 (284,650)	101.2 (101.2)	1,423 (287,207)	△ 7 (△ 2,557)	99.6 (99.1)
不動産担保ローン Mortgage loans	200,204	305,104	152.4	227,821	77,282	133.9
その他 Others	43,754 (-)	61,136 (62,150)	139.7 (-)	56,132 (-)	5,003 (-)	108.9 (-)
ファイナンス関連 Finance related	243,959 (-)	366,241 (367,254)	150.1 (-)	283,954 (-)	82,286 (-)	129.0 (-)
ファイナンス事業計 Finance business total	245,360 (525,222)	367,658 (651,905)	149.8 (124.1)	285,377 (571,162)	82,280 (80,742)	128.8 (114.1)
割賦売掛金残高計 Installment accounts recievable	1,744,400 (2,024,261)	1,872,540 (2,156,787)	107.3 (106.5)	1,697,415 (1,983,200)	175,124 (173,586)	110.3 (108.8)
リース投資資産 Leased investment assets	227,641	230,675	101.3	227,821	2,853	101.3

◆ () 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650億円(1回払い)

The number of installment accounts receivable () includes securitized credit-card-related shopping ¥65bil. (monthly payment).

単位: 百万円 / (¥ Million)

	2016/12	2017/12	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	1,113,684	1,177,608	105.7	1,058,929	118,678	111.2

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2016/12	前年比% YOY Change (%)	構成比% % of Total	2017/12	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	93,114	106.7	52.2	99,013	106.3	52.8	124,655	106.7	52.2
カードキャッシング Cash advances	25,112	97.9	14.1	24,811	98.8	13.2	33,053	97.8	13.9
カード事業計 Credit card total	118,227	104.7	66.3	123,825	104.7	66.0	157,708	104.7	66.1
証書ローン Member's Loan	846	87.8	0.5	699	82.7	0.4	1,098	87.2	0.5
プロセッシング・他社カード代行 Agency services	19,229	104.2	10.8	20,373	105.9	10.9	25,773	101.4	10.8
クレジットサービス関連 Credit services related	7,120	107.3	4.0	7,022	98.6	3.7	9,374	106.0	3.9
クレジットサービス事業計 Credit services total	145,424	104.6	81.5	151,920	104.5	81.0	193,955	104.2	81.3
リース Leases	10,011	98.7	5.6	9,688	96.8	5.2	13,249	98.1	5.6
信用保証 Guarantees	12,307	109.4	6.9	12,879	104.6	6.9	16,528	109.1	6.9
不動産担保ローン Mortgage loans	5,176	101.4	2.9	6,691	129.2	3.6	7,437	116.4	3.1
その他 Others	1,862	151.8	1.0	2,647	142.1	1.4	2,625	155.5	1.1
ファイナンス関連 Finance related	7,038	111.1	3.9	9,338	132.7	5.0	10,063	124.6	4.2
ファイナンス事業計 Finance business total	19,345	110.0	10.8	22,218	114.9	11.8	26,592	114.5	11.1
その他の事業 Other business	14	103.7	0.0	16	112.6	0.0	19	103.6	0.0
金融収益 Financial revenue	3,625	83.2	2.0	3,711	102.4	2.0	4,820	83.4	2.0
営業収益計 Total operating revenue	178,421	104.3	100.0	187,555	105.1	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.

	2016/12	前年比% YOY Change (%)	構成比% % of Total	2017/12	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	53,355	102.9	57.3	55,739	104.5	56.3	70,991	103.0	57.0
リボ残高収益 Revenues from Revolving Credit	33,732	114.3	36.2	37,068	109.9	37.4	45,607	113.8	36.6
年会費 Annual membership Fees	6,027	102.2	6.5	6,205	102.9	6.3	8,056	102.6	6.5
合計 Total	93,114	106.7	100.0	99,013	106.3	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)

	2016/12	増減 Increase/Decrease	前年比% YOY Change (%)	2017/12	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	29,138	2,694	110.2	32,269	3,130	110.7	39,041	3,655	110.3
貸倒引当金繰入額 Provision for losses on accounts receivable	13,060	1,451	112.5	14,693	1,633	112.5	20,055	4,608	129.8
利息返還損失引当金繰入額 Provision for losses for interest repayment	4,581	△ 10,465	30.4	—	△ 4,581	—	15,339	293	101.9
債務保証損失引当金繰入額 Provision for losses on guarantees	4,524	590	115.0	5,795	1,271	128.1	6,126	1,325	127.6
役員報酬 Directors' and statutory auditors' compensation	327	19	106.2	342	14	104.4	446	35	108.6
従業員給料及び賞与 Employees' salaries and bonuses	15,022	710	105.0	15,684	662	104.4	19,230	963	105.3
賞与引当金繰入額 Provision for bonus payable	501	0	100.1	566	65	113.0	1,500	57	104.0
退職給付費用 Retirement provisions	365	13	103.9	480	115	131.5	487	18	103.9
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	79	10	114.9	80	1	101.7	128	28	128.0
福利厚生費 Health and welfare benefits	2,393	158	107.1	2,499	106	104.4	3,278	297	110.0
通信交通費 Communication and travel expenses	8,759	146	101.7	10,361	1,602	118.3	11,696	208	101.8
租税公課 Taxes	4,757	513	112.1	5,061	303	106.4	6,473	1,107	120.6
賃借料 Rental fees	1,079	62	106.1	1,159	79	107.3	1,427	87	106.5
支払手数料 Fees paid	49,985	1,128	102.3	54,690	4,704	109.4	67,696	1,726	102.6
減価償却費 Depreciation expenses	2,190	△ 184	92.2	3,127	936	142.8	2,877	△ 298	90.6
その他 Others	5,786	2,268	164.5	4,407	△ 1,378	76.2	7,232	2,430	150.6
合計 Total	142,553	△ 881	99.4	151,220	8,666	106.1	203,038	16,545	108.9

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2016/12	増減 Increase/Decrease	前年比% YOY Change (%)	2017/12	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	17,612	1,607	110.0	19,718	2,106	112.0	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)

2017/12			
変動金利資産 Variable-rate assets	600	変動金利負債 Variable-rate liabilities	822 (867)
準固定金利資産 Semi-fixed-rate assets	645	固定金利負債 Fixed-rate liabilities	1,192 (1,212)
固定金利資産 Fixed-rate assets	295	非金利負債 Non-interest-bearing liabilities	460
非金利資産 Non-interest-earning assets	1,330 (1,395)	資本 Shareholder's equity	394
資産合計 Total assets	2,871 (2,936)	負債・資本合計 Total liabilities and shareholder's equity	2,871 (2,936)

GAP額 GAP amount	222 (267)
GAP率 GAP rate	7.8% (9.1%)

◆ 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	219,100	104.2	75.6
リース事業収益 Income from the leases business	13,241	98.2	12,900	97.4	4.4
ファイナンス事業利益 Income from the finance business	31,072	113.7	35,200	113.3	12.1
不動産関連事業利益 Income from the real estate related business	13,619	88.2	13,000	95.5	4.5
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	290,000	104.0	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	250,000	100.9
営業利益 Operating income	31,213	85.3	40,000	128.1
経常利益 Ordinary income	53,065	121.1	55,500	104.6
当期純利益 Net income	42,253	161.5	37,500	88.8

◆ 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	4,700,000	105.0	55.6	132,100	106.0	52.8
	カードキャッシング Cash advances	250,000	98.5	3.0	32,800	99.2	13.1
	カード事業計 Credit card total	4,950,000	104.6	58.5	164,900	104.6	66.0
	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	33.8	27,200	105.5	10.9
	クレジットサービス関連 Credit services related business	36,000	112.0	0.4	9,400	100.3	3.8
	クレジットサービス事業計 Credit services total	7,846,020	105.5	92.8	202,300	104.3	80.9
	リース 事業 Leases	115,000	106.4	1.4	12,900	97.4	5.2
	信用保証 Guarantees	136,500	85.4	1.6	17,100	103.5	6.8
	不動産担保ローン Mortgage loans	125,000	99.5	1.5	8,800	118.3	3.5
	その他 Others	232,000	128.7	2.7	4,200	160.0	1.7
	ファイナンス関連 Finance related business	357,000	116.7	4.2	13,000	129.2	5.2
	ファイナンス事業計 Finance business total	493,500	105.9	5.8	30,100	113.2	12.0
	金融収益 Financial revenue				4,800	99.6	1.9
	合計 Total	8,454,520	105.5	100.0	250,000	104.8	100.0

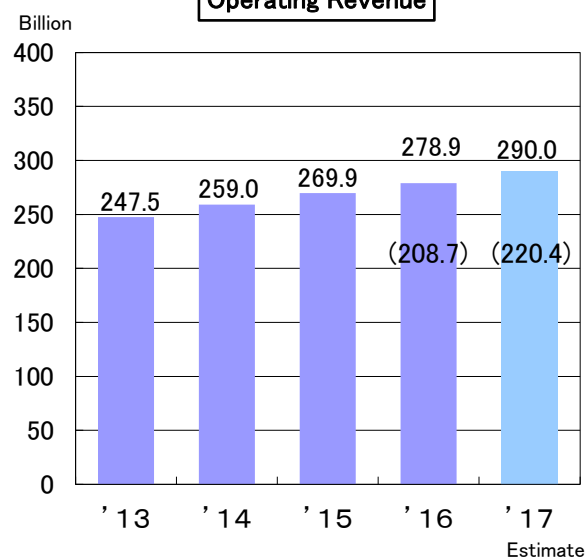
	2017/3	前年比% YOY Change (%)	2018/3	前年比% YOY Change (%)
販管費 SG&A expenses	203,038	108.9	207,900	102.4
金融費用 Financial expenses	11,282	89.4	9,900	87.8
計 Total	214,320	107.6	217,800	101.6
営業利益 Operating income	24,316	82.2	32,200	132.4
経常利益 Ordinary income	28,210	86.5	37,500	132.9
当期純利益 Net income	21,045	82.5	22,000	104.5

◆ Operating Results

() 3Q results

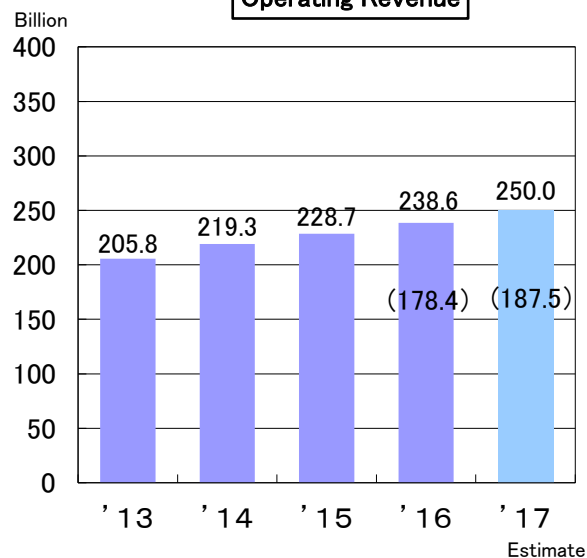
Consolidated

Operating Revenue

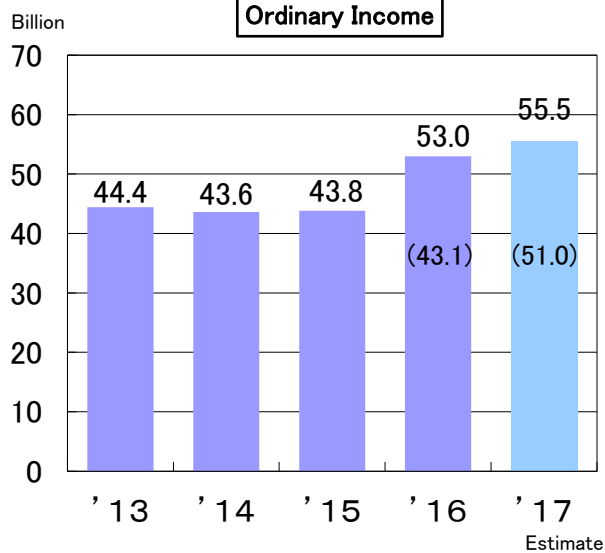


Non-consolidated

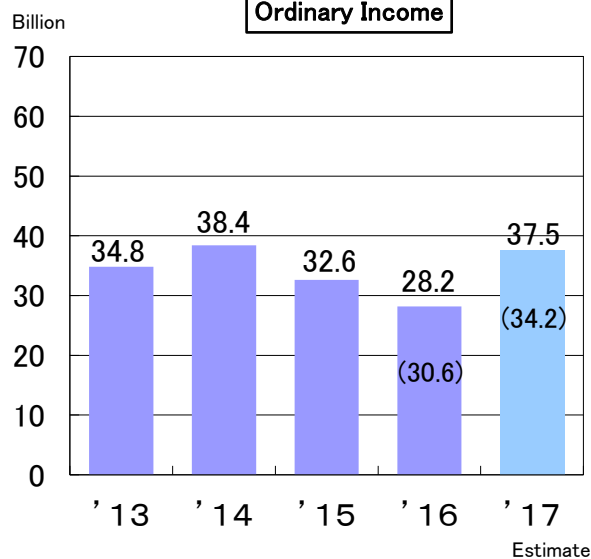
Operating Revenue



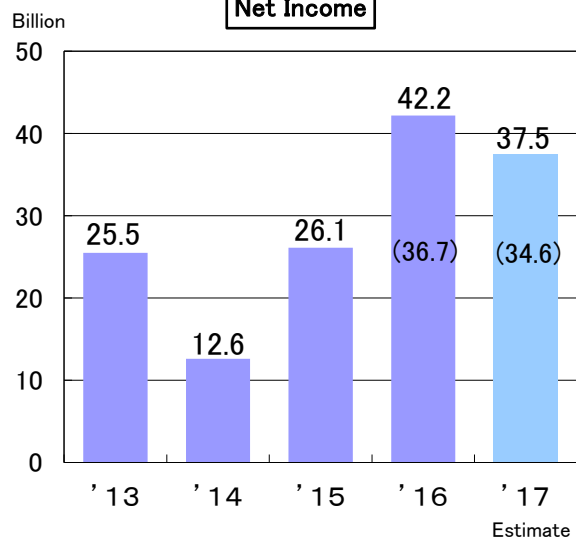
Ordinary Income



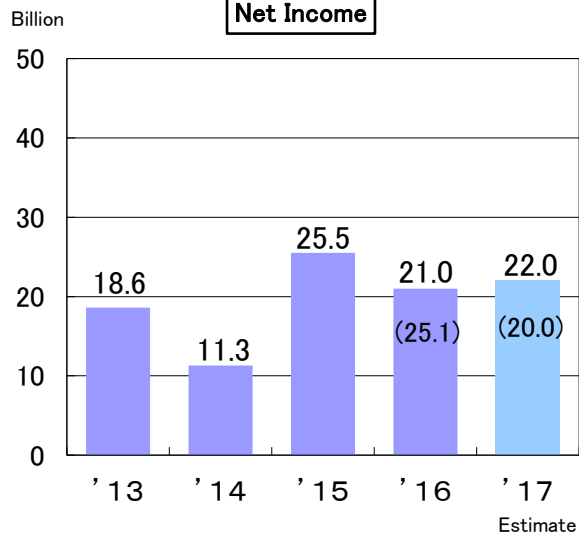
Ordinary Income



Net Income

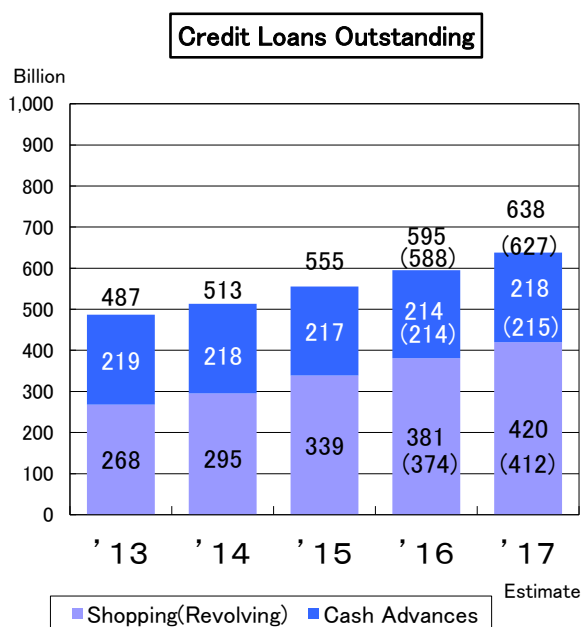
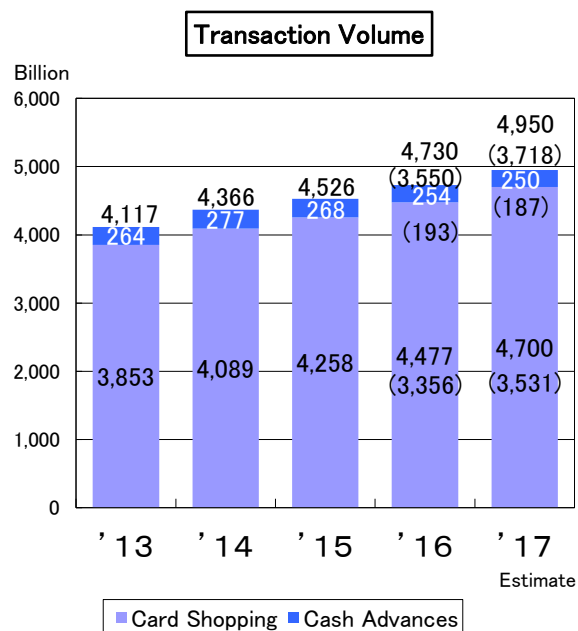
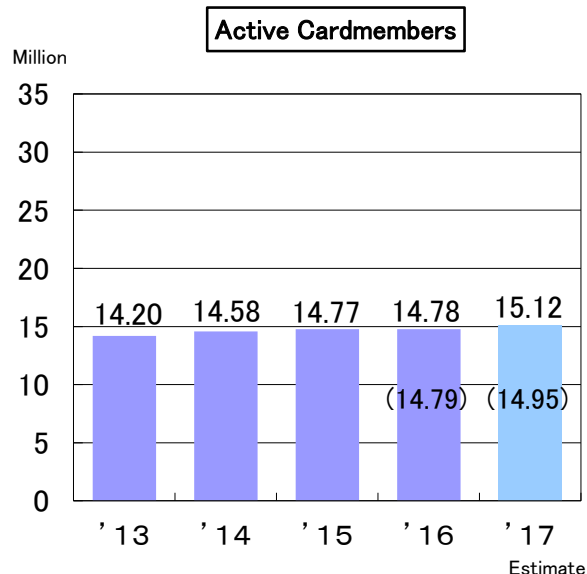
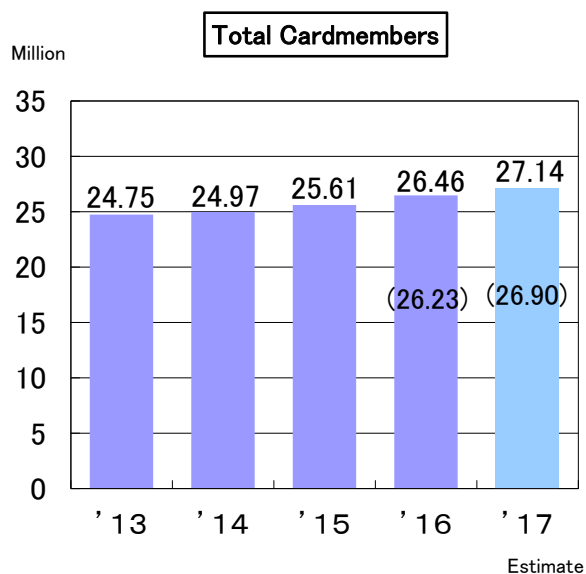
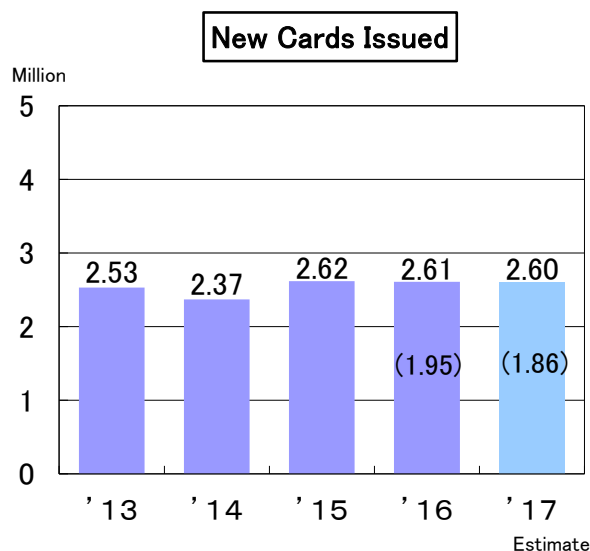
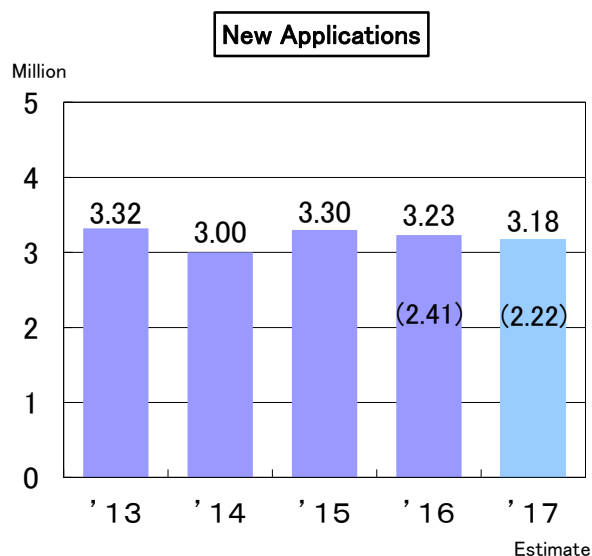


Net Income



◆ Main Indices (Non-consolidated)

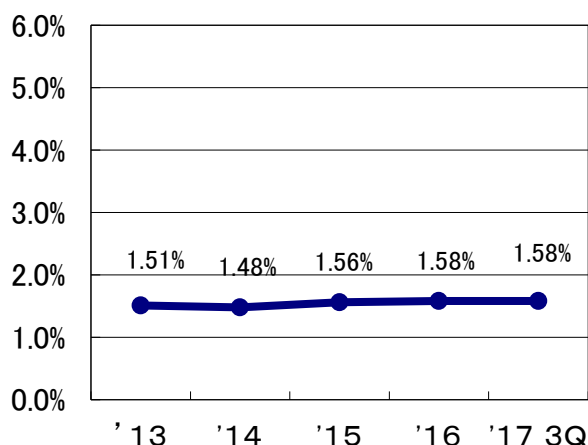
() 3Q results



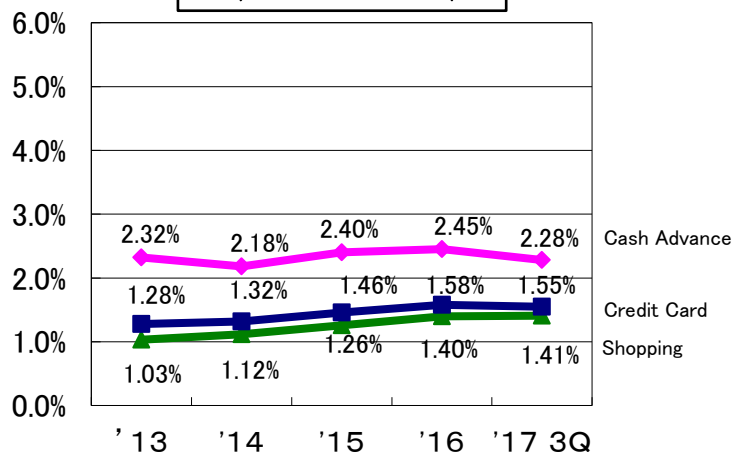
◆ Credit Riskn Trends

() 3Q results

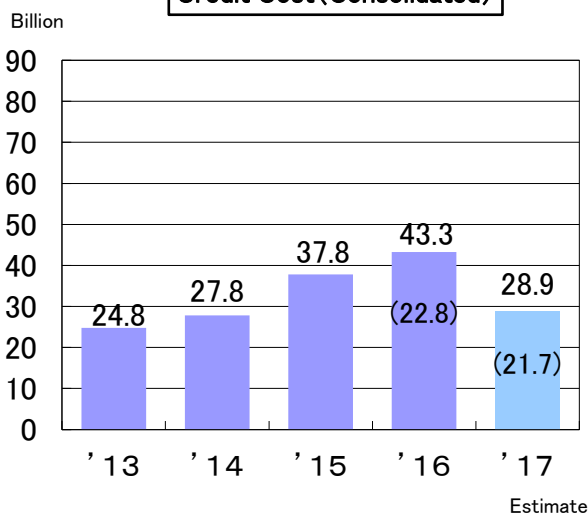
Delinquency of over 90 days (Consolidated)



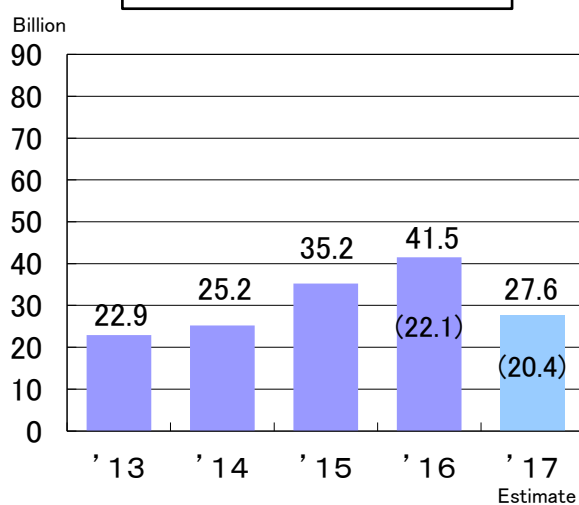
Delinquency of over 90 days (Non-consolidated)



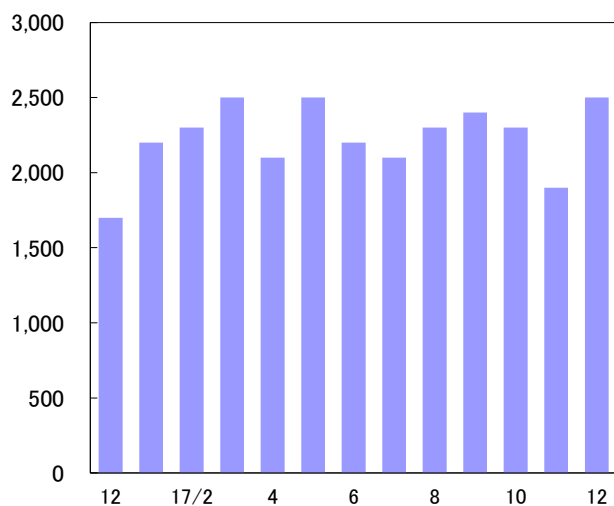
Credit Cost (Consolidated)



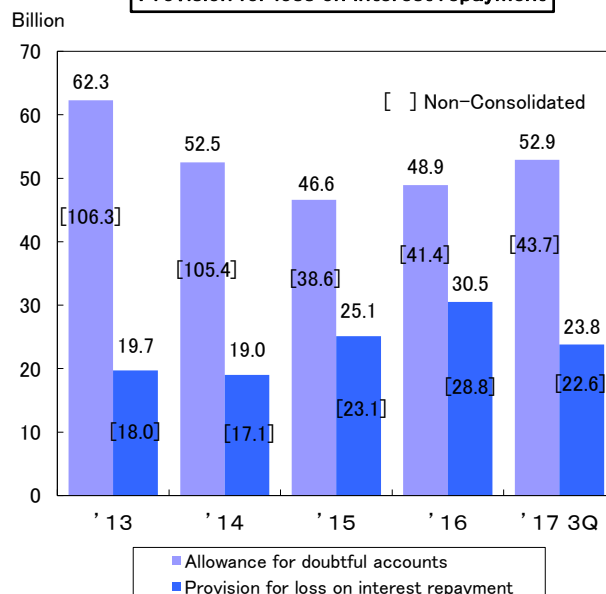
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



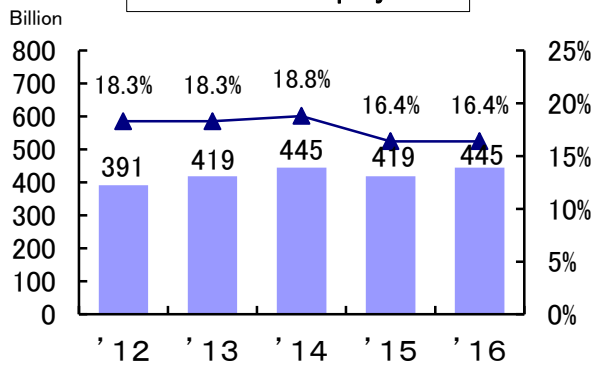
Allowance for doubtful accounts
Provision for loss on interest repayment



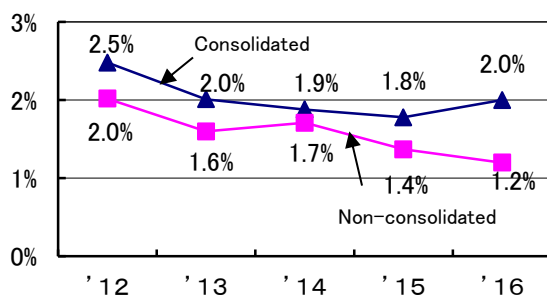
◆ Financial Indices

Consolidated

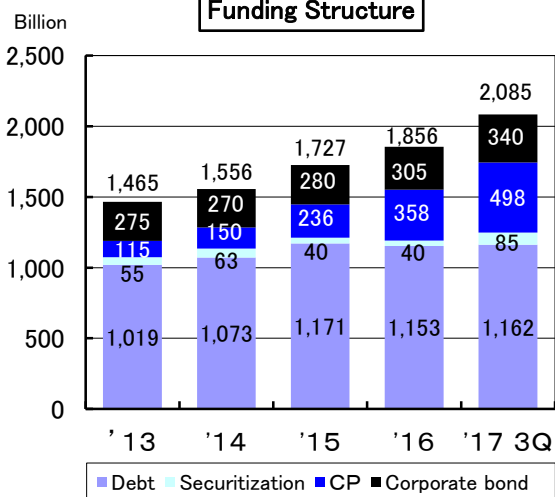
Shareholders' Equity Ratio



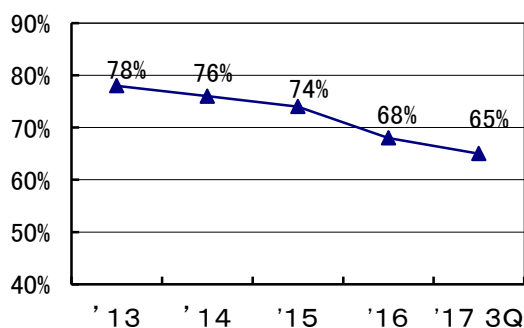
R O A(Ordinary Income Basis)



Funding Structure

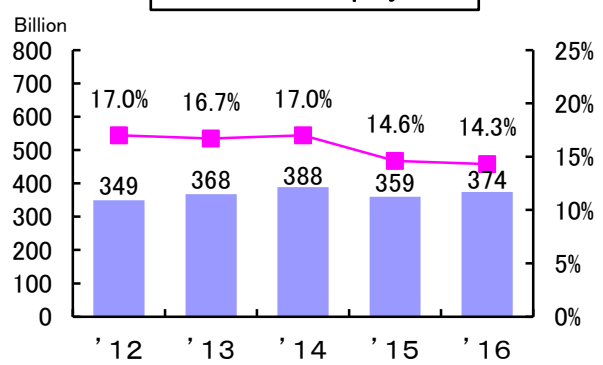


Long-term Ratio

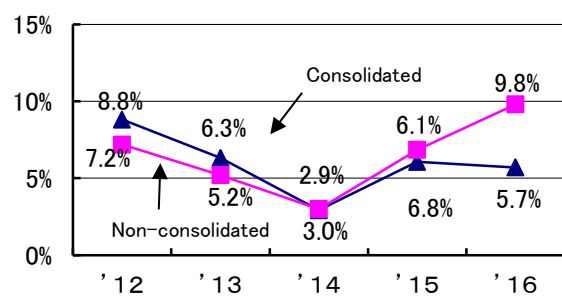


Non-consolidated

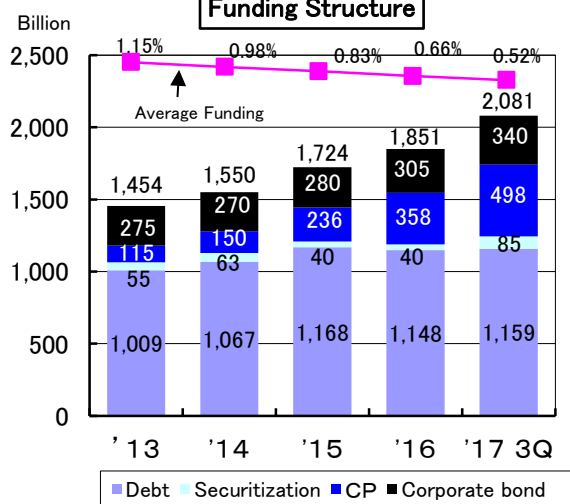
Shareholders' Equity Ratio



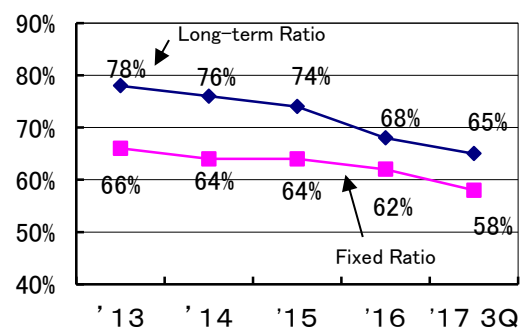
R O E



Funding Structure



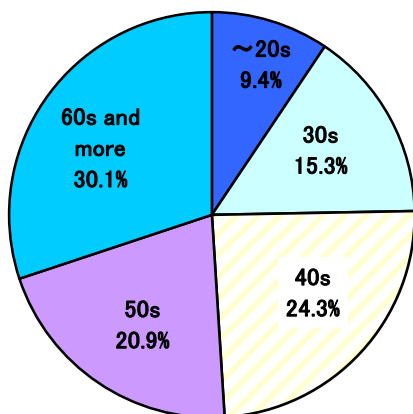
Long-term Ratio/Fixed Ratio



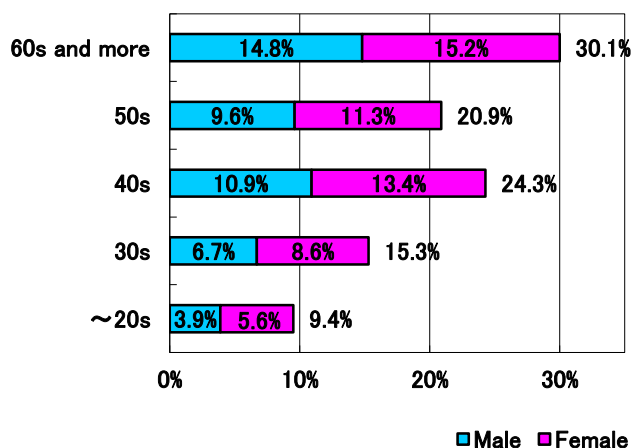
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2017

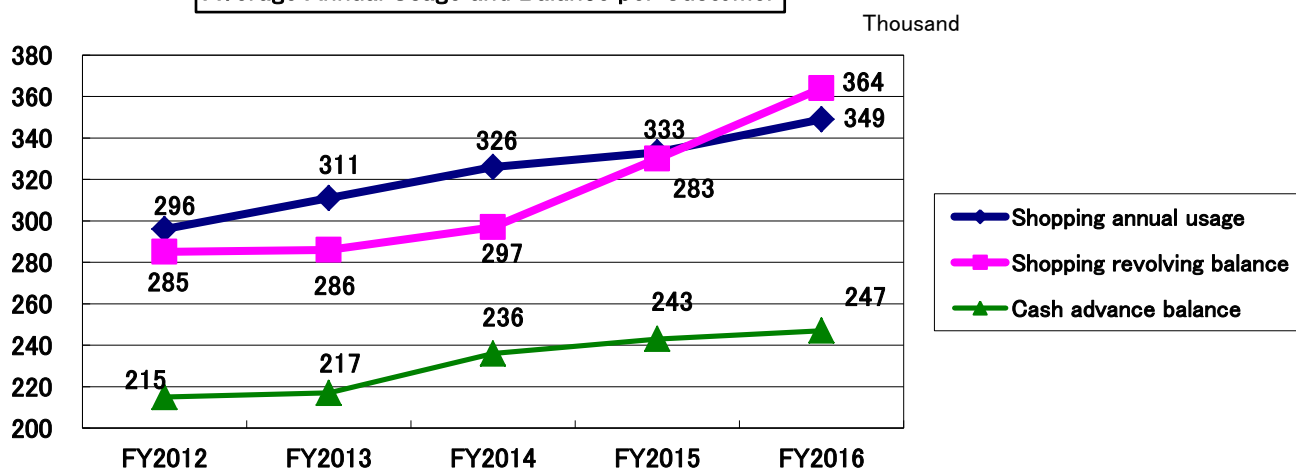
Share by Age



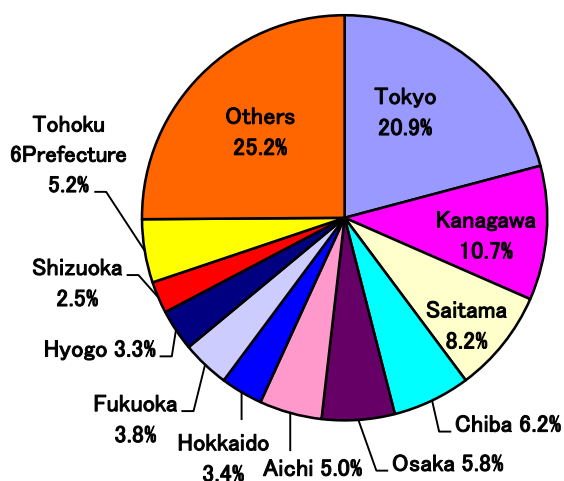
Share by Age and Sex



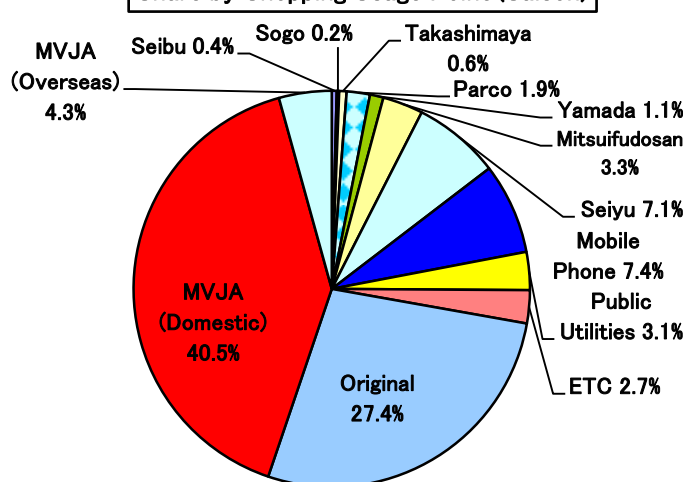
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2017年12月31日現在)
Balance Sheets (As of December 31, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2017年12月 連結貸借対照表 (A) Consolidated	2017年12月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)	Term 科 目 Item		2017年12月 連結貸借対照表 (A) Consolidated	2017年12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	(2,440,702)	(2,445,373)	(△ 4,670)	流動負債	Current liabilities	(1,149,813)	(1,132,924)	(16,888)
現金及び預金	Cash and deposits	104,108	80,327	23,780	支払手形及び買掛金	Notes and accounts payable-trade	273,276	272,928	347
割賦売掛金	Accounts receivable-installment	1,947,382	1,872,540	74,841	短期借入金	Short-term loans payable	236,360	236,360	—
買取債権	Purchased receivables	15,053	—	15,053	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	45,400	45,000	400
リース投資資産	Lease investments assets	230,629	230,675	△ 46	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	686	—	686	コマーシャル・ペーパー	Commercial paper	497,500	497,500	—
営業投資有価証券	Operational investment securities	32,178	30,891	1,286	リース債務	Leases obligations	490	458	31
たな卸資産	Inventory	100,914	1,700	99,214	未払法人税等	Income taxes payable	3,190	2,510	680
繰延税金資産	Deferred income taxes	19,448	18,077	1,371	賞与引当金	Provision for bonuses	1,069	566	503
短期貸付金	Short-term loans	4,674	221,909	△ 217,235	役員賞与引当金	Provision for directors' bonuses	100	80	20
その他の	Other trade receivables	35,549	33,038	2,511	利息返還損失引当金	Provision for loss on interest repayment	8,828	8,310	518
貸倒引当金	Allowance for doubtful accounts	△ 49,923	△ 43,789	△ 6,134	商品券回収損失引当金	Allowance for loss on collecting gift tickets	140	140	—
					割賦利益繰延	Deferred installment income	9,589	9,589	—
					その他	Others	53,866	39,479	14,386
固定資産	Noncurrent assets	(536,070)	(424,044)	(112,025)	固定負債	Long-term liabilities	(1,351,381)	(1,343,392)	(7,989)
有形固定資産	Property, plant and equipment	(72,649)	(15,213)	(57,436)	社債	Bonds payable	320,000	320,000	—
建物	Buildings	27,354	5,566	21,787	長期借入金	Long-term loans payable	879,999	876,899	3,100
土地	Land	39,462	6,904	32,558	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	1,403	1,334	69	リース債務	Leases obligations	1,382	1,309	73
建設仮勘定	Construction in progress	397	46	350	役員退職慰労引当金	Provision for directors' retirement benefits	135	—	135
その他の	Others	4,031	1,361	2,670	債務保証損失引当金	Provision for loss on guarantees	6,978	6,631	347
					ポイント引当金	Provision for point card certificates	100,638	100,638	—
無形固定資産	Intangible assets	(208,140)	(146,378)	(61,762)	利息返還損失引当金	Provision for loss on interest repayment	15,059	14,292	766
借地権	Leaseholds	970	14	956	資産除去債務	Asset retirement obligations	466	—	466
ソフトウェア	Software	176,306	143,537	32,768	その他	Others	6,723	3,622	3,100
リース資産	Equipment for lease	274	274	—					
建設仮勘定	Construction in progress	30,302	2,299	28,003	負債合計	Total Liabilities	2,501,195	2,476,317	24,877
その他の	Others	287	252	34	(純資産の部)	(Net assets)			
投資その他の資産	Investments and other assets	(255,279)	(262,452)	(△ 7,172)	株主資本	Shareholders' equity	(439,700)	(358,329)	(81,370)
投資有価証券	Long-term investment securities	187,565	158,705	28,860	資本金	Capital stock	75,929	75,929	—
長期貸付金	Long-term loans	11,363	47,447	△ 36,084	資本剰余金	Capital surplus	85,634	84,100	1,534
長期前払費用	Long-term prepaid expense	386	31,777	△ 31,390	利益剰余金	Retained earnings	331,015	250,895	80,120
差入保証金	Lease deposits	5,392	2,909	2,483	自己株式	Treasury common stock	△ 52,879	△ 52,594	△ 284
整理事業関連資産	Liquidation business assets	32,358	—	32,358					
繰延税金資産	Deferred income taxes	12,797	15,440	△ 2,643	その他の包括利益累計額	Accumulated other comprehensive income	(35,863)	(36,470)	(△ 607)
その他の	Others	8,413	6,181	2,231	その他有価証券評価差額金	Valuation difference on available-for-sale securities	37,009	36,988	21
貸倒引当金	Allowance for doubtful accounts	△ 2,997	△ 9	△ 2,987	繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 517	△ 517	—
					為替換算調整勘定	Foreign currency translation adjustment	△ 628	—	△ 628
繰延資産	Deferred assets	(1,701)	(1,701)	(—)	新株予約権	Stock option	0	—	0
社債発行費	Bond issue cost	1,701	1,701	—	非支配株主持分	Non-controlling interests	1,715	—	1,715
					純資産合計	Net assets	477,278	394,800	82,478
資産合計	Total assets	2,978,473	2,871,118	107,355	負債及び純資産合計	Total liabilities and net assets	2,978,473	2,871,118	107,355

(参考) 損益計算書 (2017年4月1日 ~ 2017年12月31日)
Statements of Income (From April 1, 2017 to December 31, 2017)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2017年12月 連結損益計算書 Consolidated (A)			2017年12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		164,657			151,920			12,736	
リース事業収益	Income from the leases business		9,679			9,688			△ 8	
ファイナンス事業収益	Income from the finance business		26,050			22,218			3,832	
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	31,788			17			31,770		
不動産関連事業原価	Cost of the real estate business	18,980	12,807		1	16		18,979	12,791	
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	38,968			-			38,968		
エンタテインメント事業原価	Cost of the entertainment business	31,866	7,101		-	-		31,866	7,101	
金融収益	Financial revenues		164			3,711			△ 3,546	
計	Total		220,461	100.0%		187,555	100.0%		32,906	117.5%
営業費用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		176,244	79.9%		151,220	80.6%		25,024	116.5%
金融費用	Financial expenses		7,086	3.2%		7,264	3.9%		△ 177	97.6%
計	Total		183,331	83.2%		158,484	84.5%		24,846	115.7%
営業利益	Operating income		37,130	16.8%		29,070	15.5%		8,060	127.7%
営業外収益	Non-operating income		14,013	6.4%		5,305	2.8%		8,707	264.1%
営業外費用	Non-operating expenses		111	0.1%		90	0.0%		21	123.6%
経常利益	Ordinary income		51,031	23.1%		34,285	18.3%		16,746	148.8%
特別利益	Extraordinary income		8,798	4.0%		8,758	4.7%		39	100.5%
特別損失	Extraordinary loss		13,154	6.0%		13,133	7.0%		20	100.2%
税金等調整前四半期純利益	Profit before income taxes		46,676	21.2%		29,910	15.9%		16,765	156.1%
法人税、住民税及び事業税	Income taxes-current	7,317			5,755			1,561		
法人税等調整額	Income taxes-deferred	4,805	12,122	5.5%	4,137	9,892	5.3%	667	2,229	122.5%
四半期純利益	Profit		34,554	15.7%		-	-		34,554	-
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent		34,646	15.7%		20,017	10.7%		14,628	173.1%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.0%	13.8%
総資産利益率	ROA	1.22%	0.84%
自己資本利益率	ROE	7.53%	5.91%
連単倍率	Consolidated/Non-consolidated	1.73	

貸借対照表 (2017年11月30日現在)
Balance Sheet (As of November 30, 2017)

Term		2017年2月	2017年11月	増減	Term		2017年2月	2017年11月	増減
		February, 2017	November, 2017	Increase/Decrease			February, 2017	November, 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	116,633	△ 1,262	流動負債	Current liabilities	176,050	173,795	△ 2,254
現金及び預金	Cash and deposits	2,539	2,536	△ 2	支払手形及び買掛金	Notes and accounts payable-trade	202	286	83
受取手形及び営業未収入金	Notes and operating accounts receivable	49	211	161	短期借入金	Short-term loans payable	170,628	169,880	△ 748
たな卸資産	Inventories	112,563	99,036	△ 13,526	未払金・未払費用	Accounts payable-other and accrued expenses	2,102	394	△ 1,707
買取債権	Purchased receivables	-	14,056	14,056	預り保証金	Guarantee deposited	1,666	1,708	41
求償債権	Guarantor's claims	13	17	3	その他	Other	1,450	1,527	76
短期貸付金	Short-term loans receivable	42	38	△ 4					
その他	Other	3,182	2,470	△ 712					
貸倒引当金	Allowance for doubtful accounts	△ 495	△ 1,734	△ 1,239					
					固定負債	Noncurrent liabilities	1,160	1,131	△ 29
固定資産	Noncurrent assets	60,943	64,095	3,152	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	29,311	2,496	預り保証金	Guarantee deposited	680	760	80
無形固定資産	Intangible assets	49	44	△ 4	その他	Other	466	354	△ 111
投資その他の資産	Investments and other assets	34,078	34,738	660					
整理事業関連資産	Liquidation business assets	34,541	34,442	△ 98					
その他	Other	2,488	3,267	779					
貸倒引当金	Allowance for doubtful accounts	△ 2,951	△ 2,971	△ 20					
					負債合計	Total liabilities	177,210	174,927	△ 2,283
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	1,525	5,652	4,126
					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	5,552	4,126
					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	144	48
					純資産合計	Total net assets	1,628	5,801	4,172
資産合計	Total assets	178,839	180,728	1,889	負債純資産合計	Total liabilities and net assets	178,839	180,728	1,889

損 益 計 算 書 (2017年3月1日 ~ 2017年11月30日)

Statement of Income (March 1, 2017 to November 30, 2017)

(単位:百万円)

(Millions of yen)

Term		2016年11月 (16/03－16/11)	2017年11月 (17/03－17/11)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	27,996	29,420	1,424
売上原価	Cost of sales	18,337	17,989	△ 347
売上総利益	Gross profit	9,659	11,431	1,771
販売費及び一般管理費	Selling, general and administrative expenses	4,861	5,835	973
営業利益	Operating income	4,797	5,595	798
営業外収益	Non-operating income	1,008	395	△ 613
営業外費用	Non-operating expenses	1,973	1,930	△ 42
経常利益	Ordinary income	3,832	4,060	227
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	3,832	4,061	228
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	3,832	4,074	241
法人税等	Income taxes	1,259	57	△ 1,201
非支配株主利益に帰属する四半期純利益	Profit attributable to non-controlling interests	△ 2	△ 5	△ 3
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	2,576	4,023	1,446

◆ 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		
	2016/12	2017/12	前年比% YOY Change (%)	2016/12	2017/12	前年比% YOY Change (%)
クレジットサービス Credit Service	158,701	165,667	104.4	14,619	14,868	101.7
リース Leases	10,033	9,704	96.7	3,650	3,226	88.4
ファイナンス Finance	22,701	26,050	114.8	9,995	12,080	120.9
不動産関連 Real-Estate-related	10,845	12,824	118.2	4,770	6,001	125.8
エンタテインメント Entertainment	7,279	7,101	97.6	911	950	104.3
計 Total	209,561	221,347	105.6	33,947	37,127	109.4
セグメント間取引 Inter-segment Transactions	(813)	(886)	—	4	2	—
連結 Consolidated	208,747	220,461	105.6	33,952	37,130	109.4