

2019年3月期 第1四半期 決算資料

Reference Materials for the first quarter ended June 30, 2018

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Corporate Planning Dept.
81-3-3988-2110

CREDIT SAISON CO., LTD.

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FY2018 Q1 Results (2018.4-6)

CREDIT SAISON CO.,Ltd

◆ Business Highlights (2018.4～)

◇ Cash advance business is entering growth stage.

* Cash advance transaction volume of 63.5 billion yen (up 1% year on year),

Cash advance balance of 219.0 billion yen (up 2% year on year) *non-consolidated basis







◇ Reformation of “Point Investment Platform”

Providing one-stop investment simulation to “experience”, “learn” and “start” investing

◇ To enhance users’ convenience, top-up (money deposit) service and balance inquiry service are made available in 27,900 Japan Post Bank ATM nationwide through “COCOKARA CLUB CARD” and “PARCO PRICA” card.

◆ Business Results (2018.4 ～ 6)

()YoY Change

		Consolidated		Non-consolidated
Operating Revenues	'17/6	¥72.0bil.(107%)		¥61.2bil.(106%)
	'18/6	¥74.8bil.(104%)		¥63.9bil.(104%) 
Ordinary Income	'17/6	¥20.8bil.(136%)		¥12.7bil.(100%)
	'18/6	¥14.8bil.(71%)		¥11.8bil.(93%) 
Net Income	'17/6	¥21.6bil.(193%)		¥14.9bil.(160%)
	'18/6	¥11.2bil.(52%)		¥8.7bil.(59%) 

◆ Consolidated Results

Consolidated Results

(Units:Billion yen; times)

	2018/6	2019/3 (estimate)
Ordinary Income	14.8 (YOY 71%)	55.0
Net Income	11.2 (YOY 52%)	35.5
Ratio of consolidated to non-consolidated net income(times)	1.28	1.37
Shareholders' equity ratio	16.1%	—

Ordinary income: Consolidated/Non-consolidated difference

(Units:Billion yen)

	Consolidated	Non-consolidated	Difference
Ordinary Income	14.8	11.8	2.9

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)	¥1.41bil.	Saison Infomation System Co., Ltd. (Information processing)	¥0.46bil.
Saison Fundex Corporation (Loans) (Real estate finance business)	¥0.83bil.	Idemitsu Credit Co., Ltd. (Credit card business)	¥0.36bil.
Concerto Co.,Ltd. (Amusement business) (Real estate rental business)	¥0.66bil.	HD SAISON Finance Company Ltd. (Lease finance business in Vietnam)	¥0.33bil.
SAISON PERSONAL PLUS COMPANY LIMITED. (Temporary staff) (Servicing business)	¥0.13bil.	Takashimaya Credit Co., Ltd. (Credit card business)	¥0.25bil.

Ordinary income amounts represent amounts contributed after consolidation adjustments

◆ Main Indices (Non-Consolidated)

()YOY. 〈 〉From the end of previous fiscal year

	2018/6	2019/3 (target)
New card applications	600,000 (82%)	2,350,000 (81%)
New card issued	510,000 (83%)	2,000,000 (82%)
Total cardmembers	26,860,000 〈△90,000〉	27,400,000 〈+450,000〉
Active cardmembers	15,010,000 〈+30,000〉	16,000,000 〈+1,020,000〉
Transaction volume	1,228.8 bil. (101%)	5,235.5 bil. (106%)
Card Shopping	1,165.2 bil. (101%)	4,970.0 bil. (106%)
Cash Advances	63.5 bil. (101%)	265.5 bil. (107%)
Shopping revolving balance	415.3 bil. (106%)	445.0 bil. (107%)
Cash advances balance	219.0 bil. (102%)	232.0 bil. (107%)

◆ 取扱高の実績 / Total Transaction Volume

単位: 百万円 / (¥ Million)

		2017/6	前年比%	構成比%	2018/6	前年比%	構成比%	2018/3	前年比%	構成比%
			YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
		2017/4/1～6/30			2018/4/1～6/30			2017/4/1～2018/3/31		
	カードショッピング Credit-card-related shopping services	1,150,122	105.9	56.1	1,165,249	101.3	54.3	4,683,038	104.6	55.2
	カードキャッシング Cash advances	63,203	94.7	3.1	63,596	100.6	3.0	248,156	97.8	2.9
	カード事業計 Credit card total	1,213,325	105.3	59.1	1,228,845	101.3	57.2	4,931,195	104.2	58.1
	証書ローン Member's Loan	461	37.5	0.0	392	85.0	0.0	1,437	38.8	0.0
	プロセッシング・他社カード代行 Agency services	687,462	108.5	33.5	732,911	106.6	34.1	2,873,183	107.5	33.9
	クレジットサービス関連 Credit services related	7,691	94.2	0.4	6,417	83.4	0.3	30,653	95.3	0.4
	クレジットサービス事業計 Credit services total	1,908,941	106.3	93.0	1,968,566	103.1	91.7	7,836,470	105.4	92.3
	リース事業 Leases	28,900	106.3	1.4	28,873	99.9	1.3	114,569	106.0	1.4
	信用保証 Guarantees	34,936	91.5	1.7	27,349	78.3	1.3	131,922	82.5	1.6
	不動産担保ローン Mortgage loans	29,005	102.6	1.4	55,739	192.2	2.6	160,762	128.0	1.9
	その他 Others	49,892	137.5	2.4	66,378	133.0	3.1	241,949	134.2	2.9
	ファイナンス関連 Finance related	78,898	122.2	3.8	122,117	154.8	5.7	402,712	131.6	4.7
	ファイナンス事業計 Finance business total	113,835	110.8	5.5	149,466	131.3	7.0	534,635	114.8	6.3
	その他の事業 Other businesses	5	104.5	0.0	5	104.3	0.0	23	110.4	0.0
	取扱高合計 Volume of new contracts	2,051,682	106.6	100.0	2,146,912	104.6	100.0	8,485,698	105.9	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)

	2017/6	2018/6	前年比% YOY Change (%)	2018/3	対期末増減 Increase/Decrease from 2018/3	前期末比% Change form 2018/3 (%)
カードショッピング Credit-card-related shopping services	1,080,653	1,045,504	96.7	1,028,581	16,923	101.6
(内 リボルビング) (include revolving)	390,860	415,342	106.3	414,225	1,117	100.3
カードキャッシング Cash advances	214,793	219,056	102.0	217,193	1,863	100.9
カード事業計 Credit card total	1,295,446	1,264,560	97.6	1,245,774	18,786	101.5
証書ローン Member's Loan	8,375	6,106	72.9	6,376	△ 269	95.8
プロセッシング・他社カード代行 Agency services	86,893	98,175	113.0	101,082	△ 2,906	97.1
クレジットサービス関連 Credit services related	349	311	89.1	293	17	106.0
クレジットサービス事業計 Credit services total	1,391,065	1,369,153	98.4	1,353,526	15,627	101.2
リース事業 Leases	61,026	66,873	109.6	66,621	252	100.4
信用保証 Guarantees	1,439 (286,697)	1,424 (279,107)	99.0 (97.4)	1,412 (283,995)	12 (△ 4,888)	100.9 (98.3)
不動産担保ローン Mortgage loans	249,625	403,626	161.7	354,993	48,633	113.7
その他 Others	55,022 (-)	71,919 (76,899)	130.7 (-)	74,553 (77,364)	△ 2,633 (△ 465)	96.4 (99.4)
ファイナンス関連 Finance related	304,648 (-)	475,546 (480,525)	156.1 (-)	429,546 (432,357)	45,999 (48,168)	110.7 (111.1)
ファイナンス事業計 Finance business total	306,087 (591,345)	476,970 (759,633)	155.8 (128.5)	430,958 (716,353)	46,011 (43,279)	110.7 (106.0)
割賦売掛金残高計 Installment accounts recievable	1,758,179 (2,043,437)	1,912,998 (2,195,660)	108.8 (107.4)	1,851,106 (2,136,501)	61,891 (59,159)	103.3 (102.8)
リース投資資産 Leased investment assets	229,045	234,132	102.2	231,774	2,357	101.0

◆ () 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 - 億円 (1回払い)

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

単位: 百万円 / (¥ Million)

	2017/6	2018/6	前年比% YOY Change (%)	2018/3	対期末増減 Increase/Decrease from 2018/3	前期末比% Change form 2018/3 (%)
カードショッピング Credit-card-related shopping services	1,100,653	1,045,504	95.0	1,028,581	16,923	101.6

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2017/6	前年比% YOY Change (%)	構成比% % of Total	2018/6	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	32,353	107.0	52.8	33,550	103.7	52.5	131,828	105.8	52.8
カードキャッシング Cash advances	8,231	99.4	13.4	8,235	100.0	12.9	32,822	99.3	13.1
カード事業計 Credit card total	40,584	105.4	66.2	41,785	103.0	65.4	164,651	104.4	65.9
証書ローン Member's Loan	252	86.1	0.4	185	73.2	0.3	896	81.6	0.4
プロセッシング・他社カード代行 Agency services	6,726	105.4	11.0	6,941	103.2	10.9	27,229	105.6	10.9
クレジットサービス関連 Credit services related	2,240	102.4	3.7	2,456	109.7	3.8	9,206	98.2	3.7
クレジットサービス事業計 Credit services total	49,804	105.1	81.3	51,369	103.1	80.4	201,984	104.1	80.8
リース Leases	3,251	95.2	5.3	3,204	98.6	5.0	12,863	97.1	5.1
信用保証 Guarantees	4,319	107.2	7.0	4,291	99.4	6.7	17,101	103.5	6.8
不動産担保ローン Mortgage loans	1,898	138.5	3.1	2,808	151.9	4.4	9,185	123.5	3.7
その他 Others	790	140.4	1.3	1,184	141.0	1.9	3,998	152.3	1.6
ファイナンス関連 Finance related	2,689	139.0	4.4	3,993	148.5	6.2	13,183	131.0	5.3
ファイナンス事業計 Finance business total	7,008	117.5	11.4	8,285	118.2	13.0	30,285	113.9	12.1
その他の事業 Other business	5	104.4	0.0	5	104.7	0.0	21	111.3	0.0
金融収益 Financial revenue	1,202	100.2	2.0	1,060	88.2	1.7	4,710	97.7	1.9
営業収益計 Total operating revenue	61,272	105.7	100.0	63,924	104.3	100.0	249,865	104.7	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.

	2017/6	前年比% YOY Change (%)	構成比% % of Total	2018/6	前年比% YOY Change (%)	構成比% % of Total	2018/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	18,072	104.5	55.9	18,362	101.6	54.7	73,598	103.7	55.9
リボ残高収益 Revenues from Revolving Credit	12,170	112.0	37.6	13,001	106.8	38.8	49,940	109.5	37.9
年会費 Annual membership Fees	2,110	102.7	6.5	2,185	103.5	6.5	8,289	102.9	6.3
合計 Total	32,353	107.0	100.0	33,550	103.7	100.0	131,828	105.8	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)

	2017/6	増減 Increase/Decrease	前年比% YOY Change (%)	2018/6	増減 Increase/Decrease	前年比% YOY Change (%)	2018/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	9,993	738	108.0	8,083	△ 1,909	80.9	42,047	3,005	107.7
貸倒引当金繰入額 Provision for losses on accounts receivable	5,912	1,511	134.3	5,430	△ 481	91.9	20,976	920	104.6
利息返還損失引当金繰入額 Provision for losses for interest repayment	—	—	—	—	—	—	—	△ 15,339	—
債務保証損失引当金繰入額 Provision for losses on guarantees	1,726	342	124.7	1,932	206	111.9	6,999	872	114.2
役員報酬 Directors' and statutory auditors' compensation	101	10	111.9	61	△ 39	60.9	461	15	103.4
従業員給料及び賞与 Employees' salaries and bonuses	4,788	168	103.6	4,922	134	102.8	20,013	782	104.1
賞与引当金繰入額 Provision for bonus payable	529	35	107.2	594	64	112.2	1,687	186	112.4
退職給付費用 Retirement provisions	132	11	109.3	203	71	153.8	674	186	138.4
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	26	0	101.7	26	0	97.7	149	21	116.4
福利厚生費 Health and welfare benefits	845	54	106.9	886	40	104.8	3,425	147	104.5
通信交通費 Communication and travel expenses	3,043	113	103.9	3,019	△ 24	99.2	13,485	1,788	115.3
租税公課 Taxes	1,670	410	132.6	1,677	7	100.4	7,207	734	111.3
賃借料 Rental fees	404	40	111.0	401	△ 2	99.4	1,539	111	107.8
支払手数料 Fees paid	17,021	1,081	106.8	20,326	3,304	119.4	75,992	8,295	112.3
減価償却費 Depreciation expenses	738	△ 11	98.5	3,268	2,530	442.6	6,369	3,492	221.4
その他 Others	1,312	30	102.4	1,360	47	103.6	6,065	△ 1,166	83.9
合計 Total	48,247	4,538	110.4	52,197	3,949	108.2	207,093	4,054	102.0

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2017/6	増減 Increase/Decrease	前年比% YOY Change (%)	2018/6	増減 Increase/Decrease	前年比% YOY Change (%)	2018/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	6,291	893	116.6	6,807	515	108.2	26,574	1,244	104.9

◆ 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)

2018/3			
変動金利資産 Variable-rate assets	685	変動金利負債 Variable-rate liabilities	730 (730)
準固定金利資産 Semi-fixed-rate assets	648	固定金利負債 Fixed-rate liabilities	1,220 (1,220)
固定金利資産 Fixed-rate assets	298	非金利負債 Non-interest-bearing liabilities	482
非金利資産 Non-interest-earning assets	1,199 (1,199)	資本 Shareholder's equity	396
資産合計 Total assets	2,831 (2,831)	負債・資本合計 Total liabilities and shareholder's equity	2,831 (2,831)

GAP額 GAP amount	45 (45)
GAP率 GAP rate	1.6% (1.6%)

単位:10億円/(¥ Billion)

2018/6			
変動金利資産 Variable-rate assets	762	変動金利負債 Variable-rate liabilities	775 (775)
準固定金利資産 Semi-fixed-rate assets	651	固定金利負債 Fixed-rate liabilities	1,264 (1,264)
固定金利資産 Fixed-rate assets	302	非金利負債 Non-interest-bearing liabilities	478
非金利資産 Non-interest-earning assets	1,204 (1,204)	資本 Shareholder's equity	401
資産合計 Total assets	2,920 (2,920)	負債・資本合計 Total liabilities and shareholder's equity	2,920 (2,920)

GAP額 GAP amount	13 (13)
GAP率 GAP rate	0.4% (0.4%)

◆ 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				
	2018/3	前年比% YOY Change (%)	2019/3	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	218,952	104.1	234,500	107.1	75.4
リース事業収益 Income from the leases business	12,851	97.1	13,200	102.7	4.2
ファイナンス事業利益 Income from the finance business	35,417	114.0	39,000	110.1	12.5
不動産関連事業利益 Income from the real estate related business	15,446	113.4	15,200	98.4	4.9
エンタテインメント事業利益 Income from the entertainment business	9,288	89.3	8,800	94.7	2.8
金融収益 Financial revenue	226	81.3	300	132.7	0.1
営業収益合計 Operating revenue	292,183	104.7	311,000	106.4	100.0

	2018/3	前年比% YOY Change (%)	2019/3	前年比% YOY Change (%)
営業費用 Operating expenses	251,412	101.5	268,500	106.8
営業利益 Operating income	40,771	130.6	42,500	104.2
経常利益 Ordinary income	56,717	106.9	55,000	97.0
当期純利益 Net income	38,329	90.7	35,500	92.6

◆ 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		
		2019/3	前年比% YOY Change (%)	構成比% % of Total	2019/3	前年比% YOY Change (%)	構成比% % of Total
	カードショッピング Credit-card-related shopping services	4,970,000	106.1	55.3	140,400	106.5	52.5
	カードキャッシング Cash advances	265,500	107.0	3.0	34,600	105.4	12.9
	カード事業計 Credit card total	5,235,500	106.2	58.3	175,000	106.3	65.5
	証書ローン Member's Loan	3,500	243.6	0.0	700	78.1	0.3
	プロセッシング・他社カード代行 Agency services	3,008,000	104.7	33.5	29,700	109.1	11.1
	クレジットサービス関連 Credit services related business	31,000	101.1	0.3	10,900	118.4	4.1
	クレジットサービス事業計 Credit services total	8,278,000	105.6	92.2	216,300	107.1	80.9
	リース 事業 Leases	120,000	104.7	1.3	13,200	102.6	4.9
	信用保証 Guarantees	143,000	108.4	1.6	17,300	101.2	6.5
	不動産担保ローン Mortgage loans	155,000	96.4	1.7	11,000	119.8	4.1
	その他 Others	285,000	117.8	3.2	5,200	130.1	1.9
	ファイナンス関連 Finance related business	440,000	109.3	4.9	16,200	122.9	6.1
	ファイナンス事業計 Finance business total	583,000	109.0	6.5	33,500	110.6	12.5
	金融収益 Financial revenue				4,300	91.3	1.6
	合計 Total	8,981,100	105.8	100.0	267,300	107.0	100.0

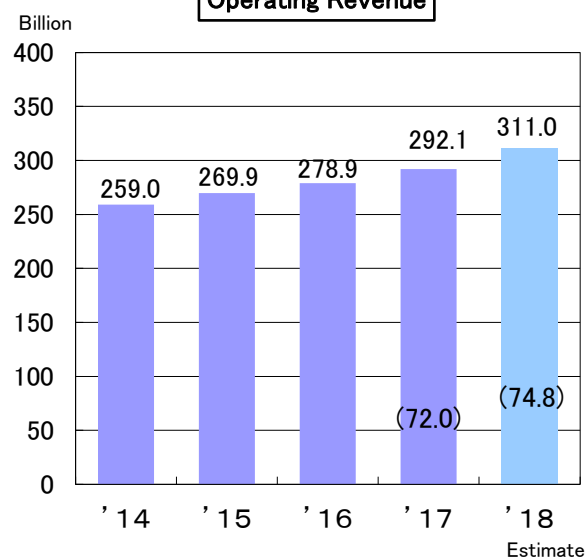
	2018/3	前年比% YOY Change (%)	2019/3	前年比% YOY Change (%)
販管費 SG&A expenses	207,093	102.0	222,000	107.2
金融費用 Financial expenses	9,872	87.5	9,900	100.3
計 Total	216,965	101.2	231,900	106.9
営業利益 Operating income	32,900	137.8	35,400	107.6
経常利益 Ordinary income	38,871	102.3	41,500	106.8
当期純利益 Net income	22,190	105.4	26,000	117.2

◆ Operating Results

() 1Q results

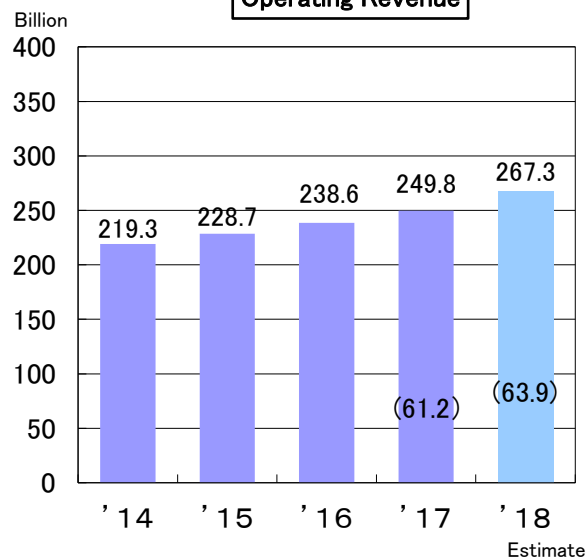
Consolidated

Operating Revenue

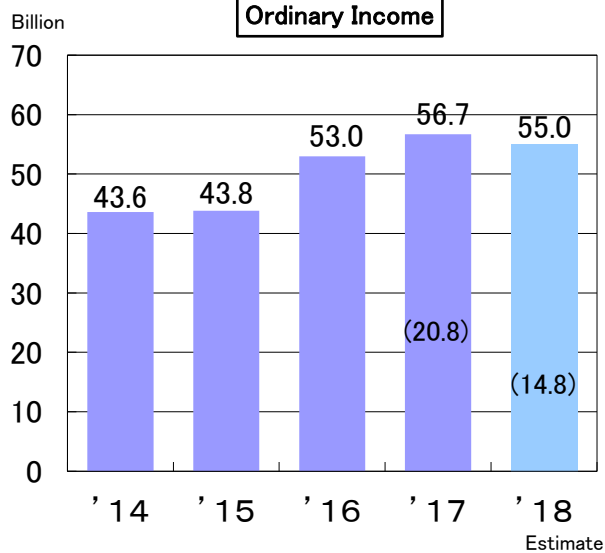


Non-consolidated

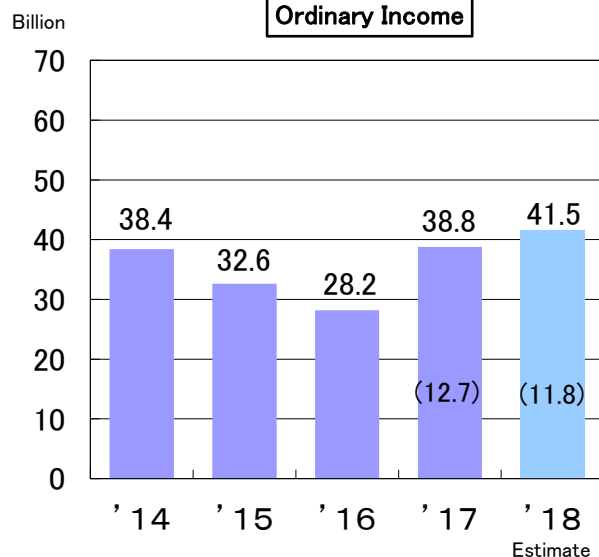
Operating Revenue



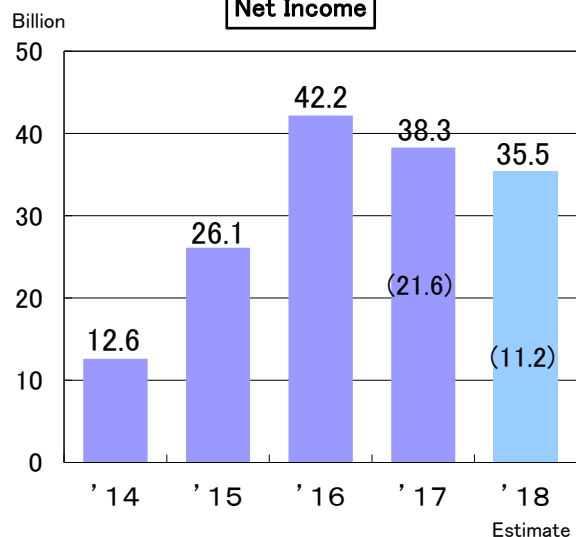
Ordinary Income



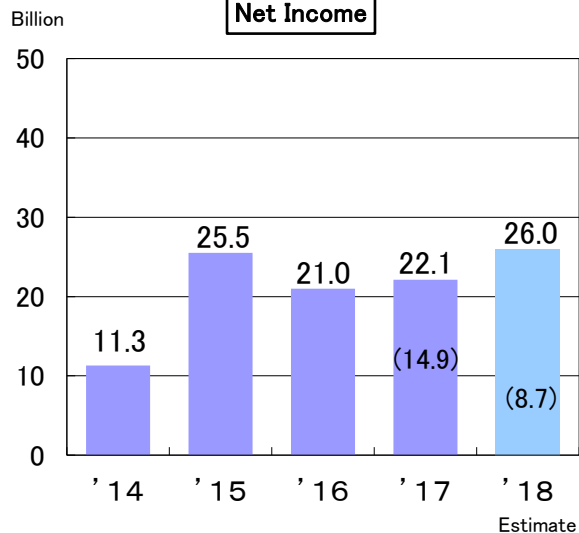
Ordinary Income



Net Income

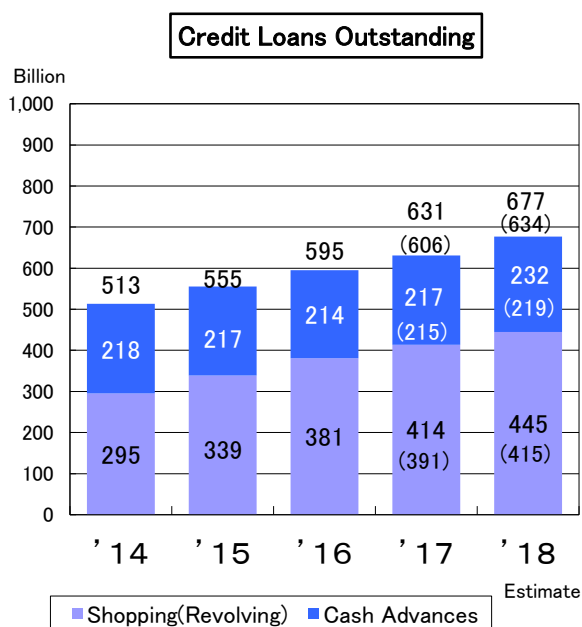
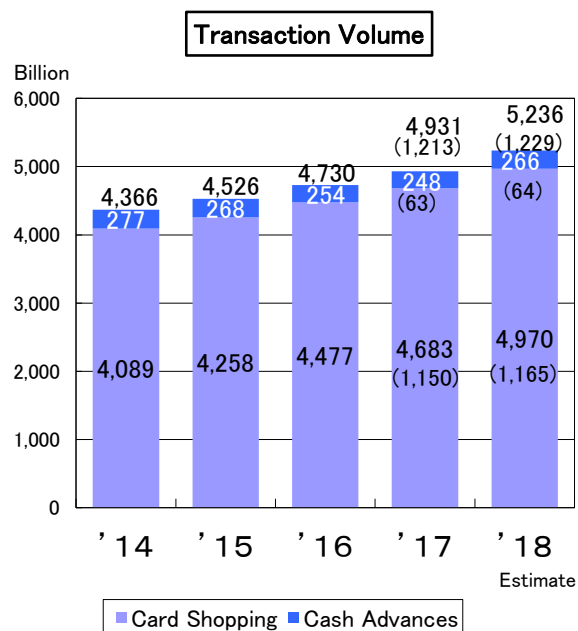
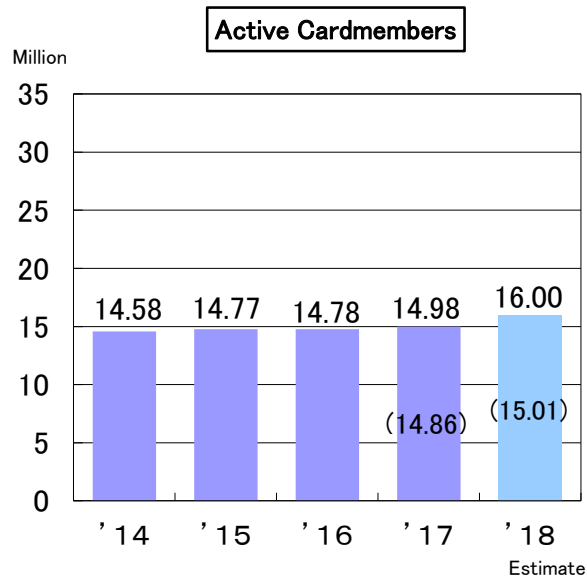
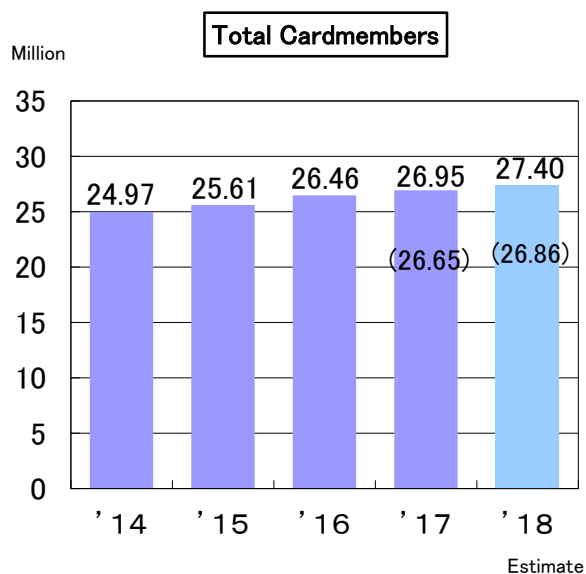
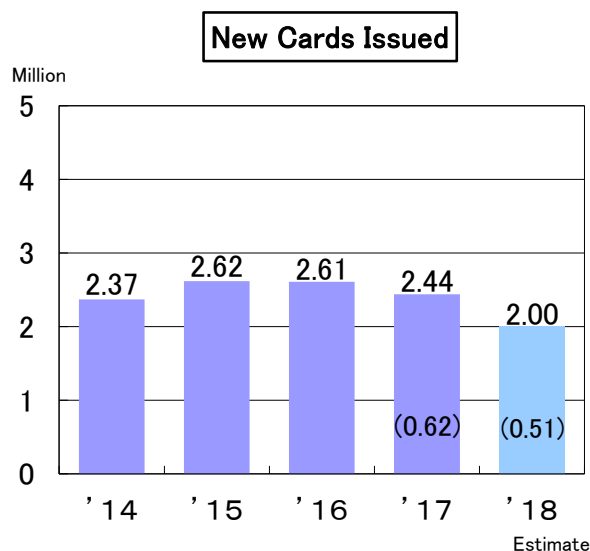
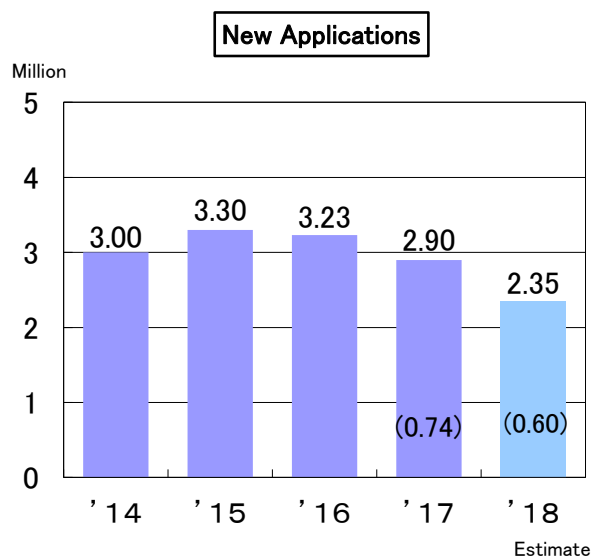


Net Income



◆ Main Indices (Non-consolidated)

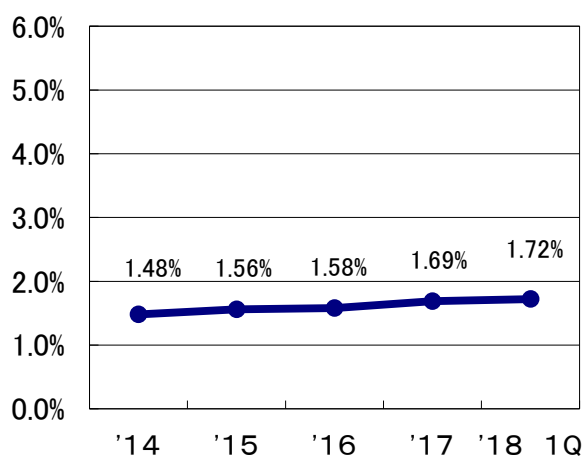
() 1Q results



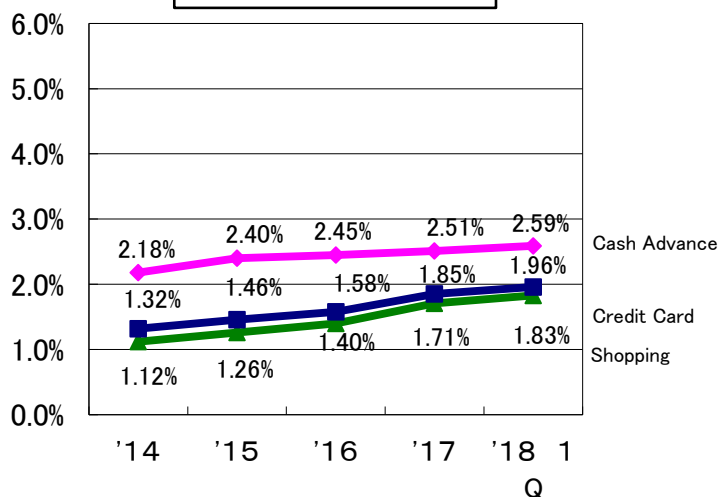
◆ Credit Risk Trends

() 1Q results

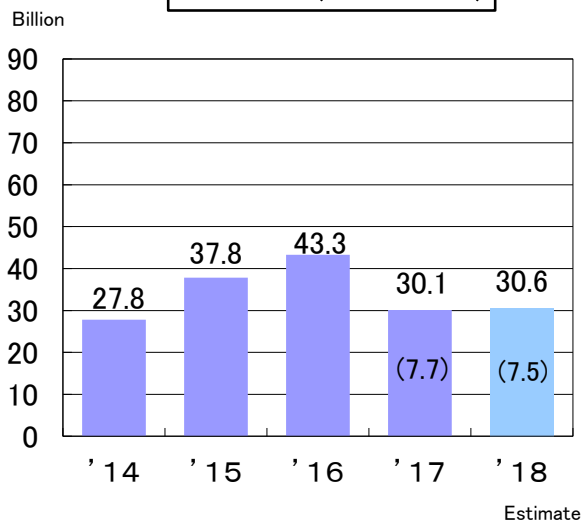
Delinquency of over 90 days (Consolidated)



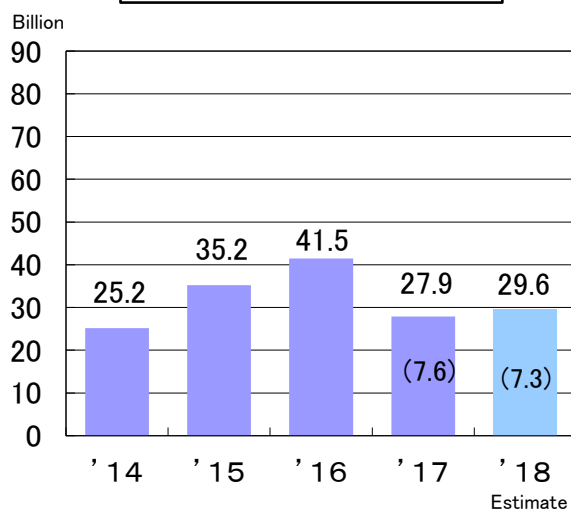
Delinquency of over 90 days (Non-consolidated)



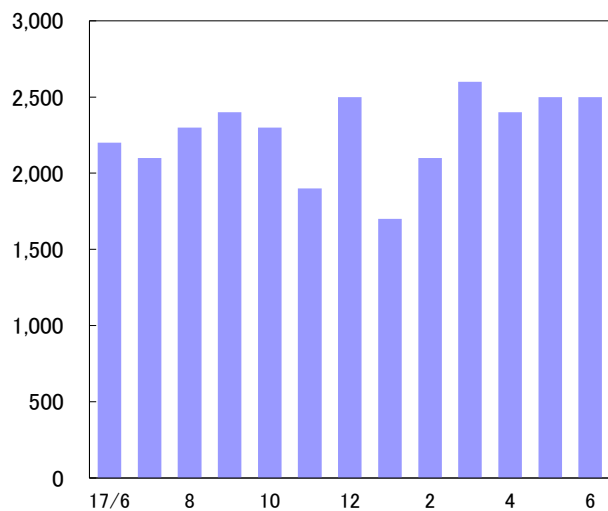
Credit Cost (Consolidated)



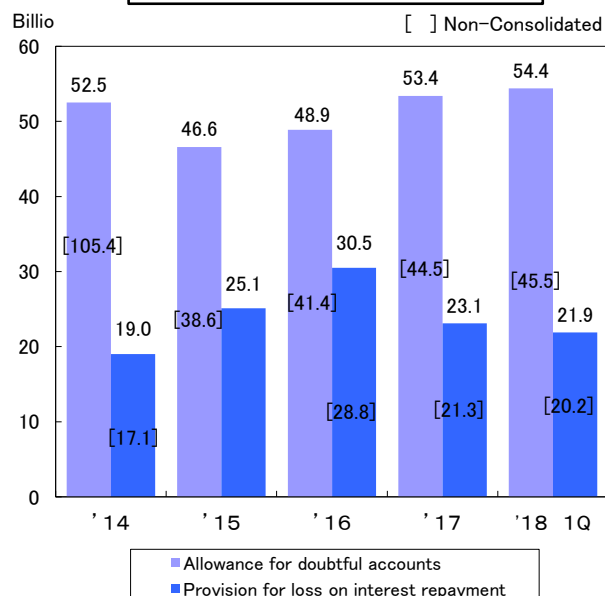
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



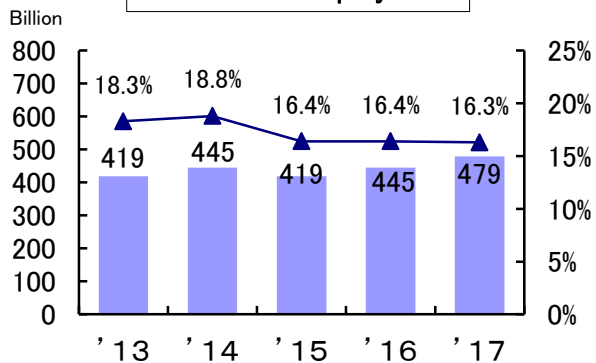
Allowance for doubtful accounts
Provision for loss on interest repayment



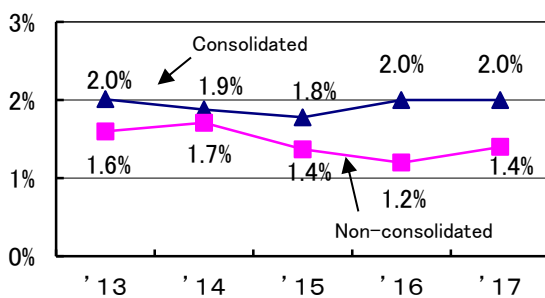
◆ Financial Indices

Consolidated

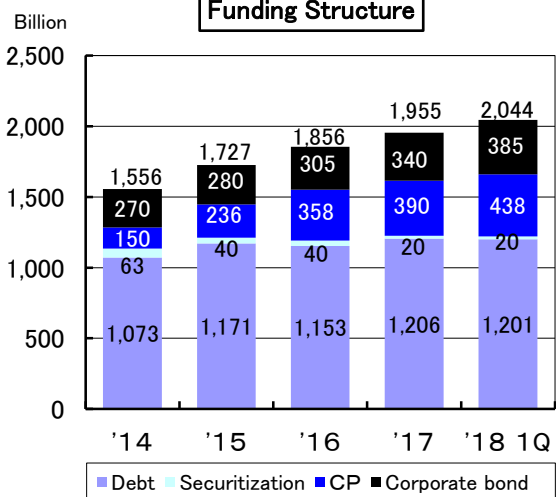
Shareholders' Equity Ratio



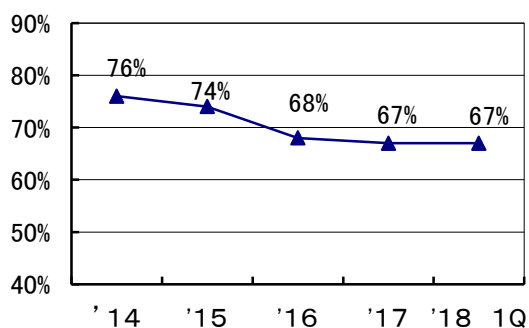
R O A (Ordinary Income Basis)



Funding Structure

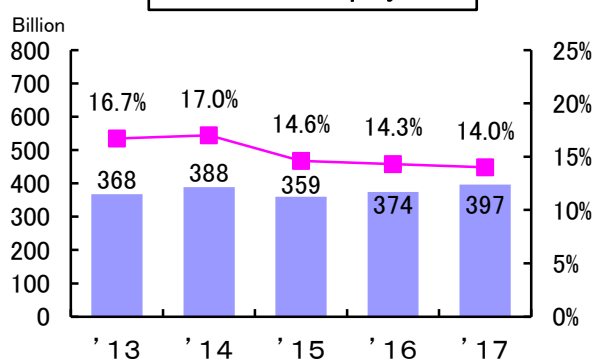


Long-term Ratio

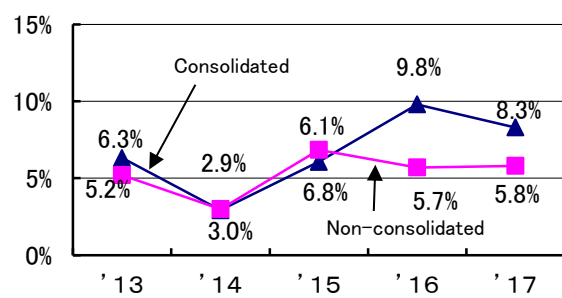


Non-consolidated

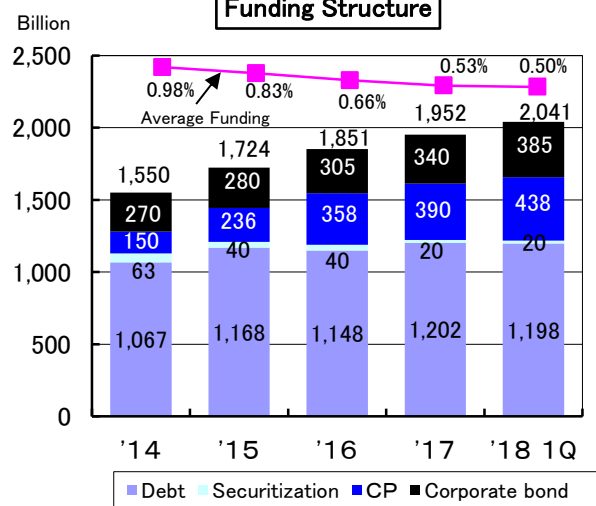
Shareholders' Equity Ratio



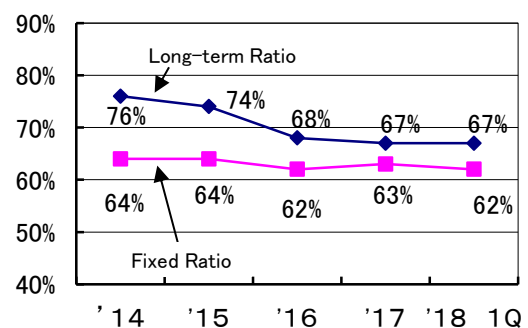
R O E



Funding Structure



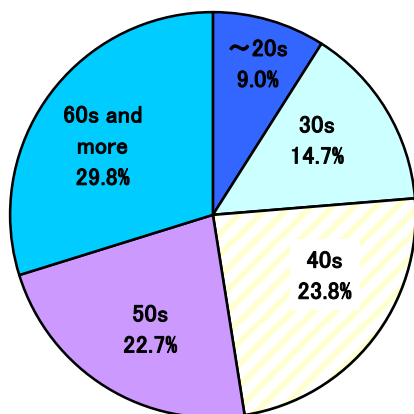
Long-term Ratio/Fixed Ratio



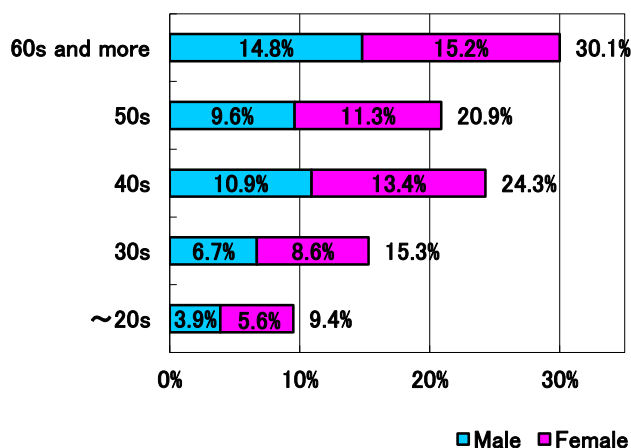
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2018

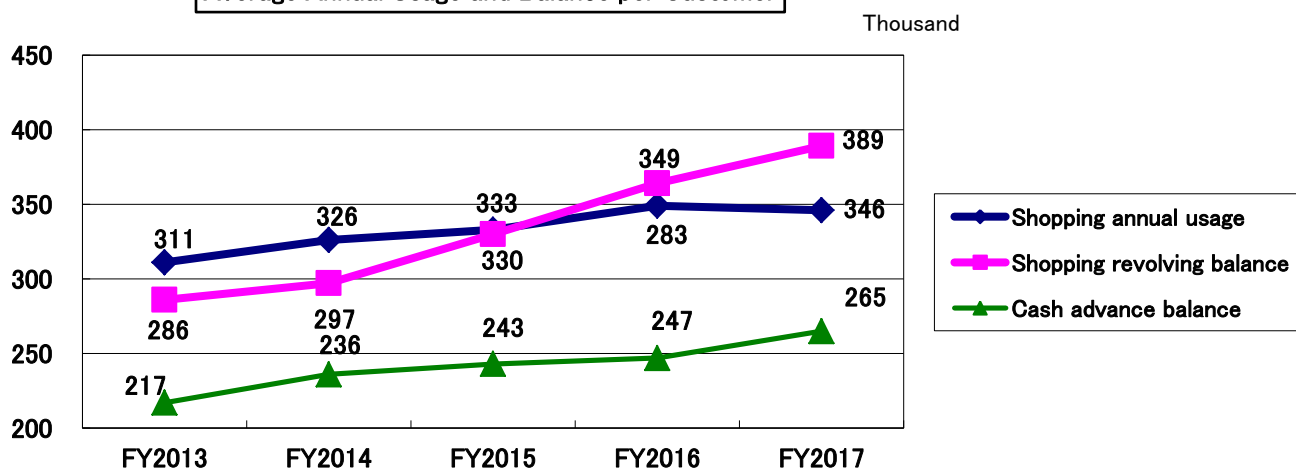
Share by Age



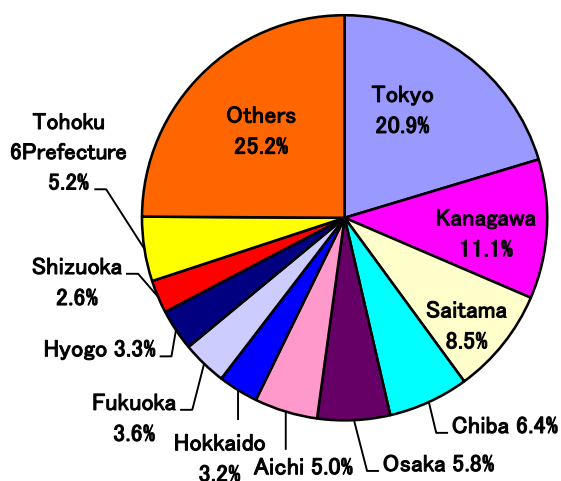
Share by Age and Sex



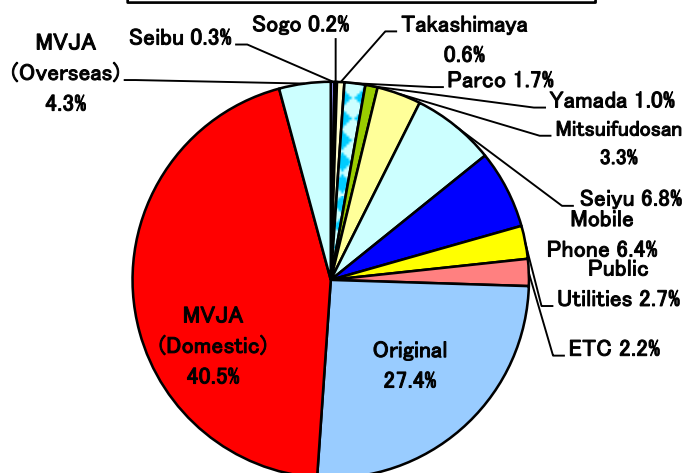
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



(参考) 貸借対照表 (2018年6月30日現在)
Balance Sheets (As of June 30, 2018)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term 科 目 Item		2018年6月 連結貸借対照表 (A)Consolidated	2018年6月 単体貸借対照表 (B)Non-consolidated	差 Difference (A-B)	Term 科 目 Item		2018年6月 連結貸借対照表 (A)Consolidated	2018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)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	(2,459,621)	(2,482,931)	(△ 23,310)	流動負債	Current liabilities	(1,116,571)	(1,101,588)	(14,982)
現金及び預金	Cash and deposits	90,749	67,401	23,348	支払手形及び買掛金	Notes and accounts payable-trade	291,699	291,425	273
割賦売掛金	Accounts receivable-installment	1,992,039	1,912,998	79,041	短期借入金	Short-term loans payable	244,960	244,960	—
買取債権	Purchased receivables	17,008	0	17,008	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	46,800	46,400	400
リース投資資産	Lease investments assets	234,096	234,132	△ 35	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	683	—	683	コマーシャル・ペーパー	Commercial paper	438,000	438,000	—
営業投資有価証券	Operational investment securities	35,811	34,479	1,331	リース債務	Leases obligations	473	460	12
たな卸資産	Inventory	105,154	1,556	103,598	未払法人税等	Income taxes payable	1,357	639	718
短期貸付金	Short-term loans	5,698	248,964	△ 243,265	賞与引当金	Provision for bonuses	2,089	594	1,494
その他の	Other trade receivables	29,932	28,961	971	役員賞与引当金	Provision for directors' bonuses	32	26	5
貸倒引当金	Allowance for doubtful accounts	△ 51,553	△ 45,561	△ 5,992	利息返還損失引当金	Provision for loss on interest repayment	7,637	6,977	660
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	138	138	—
					割賦利益繰延	Deferred installment income	9,492	9,492	—
					その他	Others	53,890	42,473	11,417
固定資産	Noncurrent assets	(567,777)	(436,066)	(131,711)	固定負債	Long-term liabilities	(1,425,202)	(1,417,292)	(7,909)
有形固定資産	Property, plant and equipment	(76,261)	(15,361)	(60,899)	社債	Bonds payable	365,000	365,000	—
建物	Buildings	29,358	5,509	23,849	長期借入金	Long-term loans payable	909,199	906,299	2,900
土地	Land	41,055	6,904	34,151	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	1,329	1,312	17	リース債務	Leases obligations	1,270	1,270	—
建設仮勘定	Construction in progress	624	14	609	役員退職慰労引当金	Provision for directors' retirement benefits	128	—	128
その他の	Others	3,892	1,620	2,272	債務保証損失引当金	Provision for loss on guarantees	7,264	6,889	374
無形固定資産	Intangible assets	(211,565)	(148,224)	(63,340)	ポイント引当金	Provision for point card certificates	101,534	101,534	—
借地権	Leaseholds	970	14	956	利息返還損失引当金	Provision for loss on interest repayment	14,277	13,256	1,021
ソフトウェア	Software	172,607	141,524	31,082	資産除去債務	Asset retirement obligations	468	—	468
リース資産	Equipment for lease	234	234	—	その他	Others	6,059	3,042	3,016
建設仮勘定	Construction in progress	37,390	6,198	31,191					
その他の	Others	363	253	110					
投資その他の資産	Investments and other assets	(279,951)	(272,480)	(7,471)	負債合計	Total Liabilities	2,541,773	2,518,881	22,892
投資有価証券	Long-term investment securities	196,562	164,558	32,003	(純資産の部)	(Net assets)			
長期貸付金	Long-term loans	11,801	41,876	△ 30,074	株主資本	Shareholders' equity	(448,864)	(363,525)	(85,338)
長期前払費用	Long-term prepaid expense	1,265	28,276	△ 27,010	資本金	Capital stock	75,929	75,929	—
差入保証金	Lease deposits	5,351	2,856	2,495	資本剰余金	Capital surplus	85,634	84,100	1,534
整理事業関連資産	Liquidation business assets	31,787	—	31,787	利益剰余金	Retained earnings	340,180	256,092	84,088
繰延税金資産	Deferred income taxes	27,958	28,985	△ 1,026	自己株式	Treasury common stock	△ 52,880	△ 52,595	△ 284
その他の	Others	8,144	5,936	2,208	その他の包括利益累計額	Accumulated other comprehensive income	(37,363)	(38,354)	(△ 990)
貸倒引当金	Allowance for doubtful accounts	△ 2,921	△ 9	△ 2,911	その他有価証券評価差額金	Valuation difference on available-for-sale securities	38,780	38,767	12
繰延資産	Deferred assets	(1,763)	(1,763)	(—)	繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 413	△ 413	—
社債発行費	Bond issue cost	1,763	1,763	—	為替換算調整勘定	Foreign currency translation adjustment	△ 1,003	—	△ 1,003
					新株予約権	Stock option	0	—	0
					非支配株主持分	Non-controlling interests	1,161	—	1,161
資産合計	Total assets	3,029,162	2,920,761	108,401	純資産合計	Net assets	487,388	401,879	85,509
					負債及び純資産合計	Total liabilities and net assets	3,029,162	2,920,761	108,401

(参考) 損 益 計 算 書 (2018年4月1日 ~ 2018年6月30日)
Statements of Income (From April 1, 2018 to June 30, 2018)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term 科 目 Item		2018年6月 連結損益計算書 Consolidated (A)			2018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		55,258			51,369			3,889	
リース事業収益	Income from the leases business		3,204			3,204			△0	
ファイナンス事業収益	Income from the finance business		9,668			8,285			1,383	
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	9,494			5			9,458		
不動産関連事業原価	Cost of the real estate business	5,151	4,343		0	5		5,151	4,337	
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	12,796			—			12,796		
エンタテインメント事業原価	Cost of the entertainment business	10,535	2,261		—	—		10,535	2,261	
金融収益	Financial revenues		69			1,060			△ 990	
計	Total		74,805	100.0%		63,924	100.0%		10,881	117.0%
営業費用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		61,059	81.6%		52,197	81.7%		8,862	117.0%
金融費用	Financial expenses		2,359	3.2%		2,411	3.8%		△ 52	97.8%
計	Total		63,419	84.8%		54,608	85.4%		8,810	116.1%
営業利益	Operating income		11,386	15.2%		9,315	14.6%		2,070	122.2%
営業外収益	Non-operating income		3,516	4.7%		2,582	4.0%		934	136.2%
営業外費用	Non-operating expenses		12	0.0%		5	0.0%		7	232.4%
経常利益	Ordinary income		14,890	19.9%		11,892	18.6%		2,997	125.2%
特別利益	Extraordinary income		—	—		—	—		—	—
特別損失	Extraordinary loss		—	—		—	—		—	—
税金等調整前四半期純利益	Income before income taxes and minority interests		14,890	19.9%		11,892	18.6%		2,997	125.2%
法人税、住民税及び事業税	Income taxes-current	963			263			700		
法人税等調整額	Income taxes-deferred	3,095	4,059	5.4%	2,885	3,149	4.9%	209	910	128.9%
四半期純利益	Profit		10,831	14.5%		—	—		10,831	—
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests		△ 370	△0.5%		—	—		△ 370	—
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent		11,201	15.0%		8,743	13.7%		2,458	128.1%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.1%	13.8%
総資産利益率	ROA	0.38%	0.30%
自己資本利益率	ROE	2.32%	2.19%
連単倍率	Consolidated/Non-consolidated	1.28	

貸借対照表 (2018年5月31日現在)
Balance Sheet (As of May 31, 2018)

Term		2018年2月	2018年5月	増減	Term		2018年2月	2018年5月	増減
		February, 2018	May, 2018	Increase/Decrease			February, 2018	May, 2018	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	119,613	119,721	108	流動負債	Current liabilities	181,504	181,033	△ 471
現金及び預金	Cash and deposits	3,104	2,887	△ 216	支払手形及び買掛金	Notes and accounts payable-trade	429	230	△ 199
受取手形及び営業未収入金	Notes and operating accounts receivable	341	258	△ 82	短期借入金	Short-term loans payable	176,930	176,750	△ 180
たな卸資産	Inventories	100,697	99,566	△ 1,130	未払金・未払費用	Accounts payable-other and accrued expenses	537	497	△ 39
買取債権	Purchased receivables	14,280	15,873	1,592	預り保証金	Guarantee deposited	1,750	1,654	△ 96
求償債権	Guarantor's claims	18	13	△ 5	その他	Other	1,857	1,900	43
短期貸付金	Short-term loans receivable	36	35	△ 0					
その他	Other	2,802	2,782	△ 19					
貸倒引当金	Allowance for doubtful accounts	△ 1,666	△ 1,695	△ 28					
					固定負債	Noncurrent liabilities	1,130	1,122	△ 7
固定資産	Noncurrent assets	67,758	68,185	426	瑕疵保証引当金	Provision for guarantees for defects	19	14	△ 5
有形固定資産	Property, plant and equipment	33,143	33,407	264	預り保証金	Guarantee deposited	803	800	△ 2
無形固定資産	Intangible assets	52	59	7	その他	Other	307	307	-
投資その他の資産	Investments and other assets	34,563	34,718	155					
整理事業関連資産	Liquidation business assets	34,206	33,862	△ 344					
その他	Other	3,256	3,753	497					
貸倒引当金	Allowance for doubtful accounts	△ 2,900	△ 2,897	2					
					負債合計	Total liabilities	182,634	182,155	△ 479
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	4,596	5,748	1,151
					資本金	Capital stock	50	50	-
					資本剰余金	Capital surplus	50	50	-
					利益剰余金	Retained earnings	4,496	5,648	1,151
					評価・換算差額等	Valuation and translation adjustments	2	2	-
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	2	2	-
					非支配株主持分	Non-controlling interests	137	-	△ 137
資産合計	Total assets	187,371	187,906	535	純資産合計	Total net assets	4,736	5,751	1,014
					負債純資産合計	Total liabilities and net assets	187,371	187,906	535

損 益 計 算 書 (2018年3月1日 ~ 2018年5月31日)

Statement of Income (March 1, 2018 to May 31, 2018)

(単位:百万円)

(Millions of yen)

Term		2017年5月 (17/03-17/05)	2018年5月 (18/03-18/05)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	11,783	8,708	△ 3,074
売上原価	Cost of sales	7,692	4,812	△ 2,880
売上総利益	Gross profit	4,090	3,896	△ 193
販売費及び一般管理費	Selling, general and administrative expenses	1,909	1,938	29
営業利益	Operating income	2,180	1,957	△ 223
営業外収益	Non-operating income	195	244	48
営業外費用	Non-operating expenses	647	666	18
経常利益	Ordinary income	1,728	1,536	△ 192
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	1,729	1,536	△ 192
匿名組合分配額	Dividend distribution from silent partnerships	△ 8	-	8
税金等調整前四半期純利益	Income before income taxes and minority interests	1,737	1,536	△ 201
法人税等	Income taxes	574	392	△ 181
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	1,166	1,143	△ 22

◆ 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		
	2017/6	2018/6	前年比% YOY Change (%)	2017/6	2018/6	前年比% YOY Change (%)
クレジットサービス Credit Service	53,938	55,656	103.2	5,364	2,437	45.4
リース Leases	3,259	3,207	98.4	1,146	1,930	168.4
ファイナンス Finance	8,211	9,668	117.7	3,980	4,578	115.0
不動産関連 Real-Estate-related	4,581	4,347	94.9	2,324	2,072	89.2
エンタテインメント Entertainment	2,382	2,261	94.9	334	366	109.7
計 Total	72,373	75,141	103.8	13,150	11,386	86.6
セグメント間取引 Inter-segment Transactions	(281)	(336)	—	0	0	—
連結 Consolidated	72,091	74,805	103.8	13,150	11,386	86.6