

2019年3月期 第2四半期 決算資料

Reference Materials for the second quarter ended September 30, 2018

2018年 11月 13日

November 13, 2018



*Corporate Planning Dept.
81-3-3988-2110*

CREDIT SAISON CO., LTD.

単体の営業報告

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◆ 取扱高の実績 / Total Transaction Volume

単位: 百万円 / (¥ Million)

		2017/9	前年比%	構成比%	2018/9	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
		2017/4/1～9/30			2018/4/1～9/30			2017/4/1～2018/3/31		
カードショッピング	Credit-card-related shopping services	2,304,995	105.7	56.0	2,343,421	101.7	54.6	4,683,038	104.6	55.2
カードキャッシング	Cash advances	123,863	95.7	3.0	123,119	99.4	2.9	248,156	97.8	2.9
カード事業計	Credit card total	2,428,859	105.2	59.0	2,466,540	101.6	57.4	4,931,195	104.2	58.1
証書ローン	Member's Loan	765	36.1	0.0	707	92.5	0.0	1,437	38.8	0.0
プロセッシング・他社カード代行	Agency services	1,379,082	107.9	33.5	1,470,579	106.6	34.2	2,873,183	107.5	33.9
クレジットサービス関連	Credit services related	15,370	92.7	0.4	13,004	84.6	0.3	30,653	95.3	0.4
クレジットサービス事業計	Credit services total	3,824,077	106.0	92.9	3,950,832	103.3	92.0	7,836,470	105.4	92.4
リース事業	Leases	58,629	106.6	1.4	57,497	98.1	1.3	114,569	106.0	1.4
信用保証	Guarantees	69,971	87.2	1.7	58,283	83.3	1.4	131,922	82.5	1.6
不動産担保ローン	Mortgage loans	57,443	98.8	1.4	92,851	161.6	2.2	160,762	128.0	1.9
その他	Others	104,461	130.2	2.5	136,076	130.3	3.2	241,949	134.2	2.9
ファイナンス関連	Finance related	161,904	117.1	3.9	228,928	141.4	5.3	402,712	131.6	4.8
ファイナンス事業計	Finance business total	231,875	106.1	5.6	287,211	123.9	6.7	534,635	114.8	6.3
その他の事業	Other businesses	11	112.1	0.0	11	96.6	0.0	23	110.4	0.0
取扱高合計	Volume of new contracts	4,114,592	106.1	100.0	4,295,553	104.4	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)

	2017/9	2018/9	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	1,071,480	1,043,211	97.4	1,028,581	14,630	101.4
(内 リボルビング) (include revolving)	395,100	418,878	106.0	414,225	4,652	101.1
カードキャッシング Cash advances	214,718	218,540	101.8	217,193	1,347	100.6
カード事業計 Credit card total	1,286,199	1,261,752	98.1	1,245,774	15,978	101.3
証書ローン Member's Loan	7,808	5,811	74.4	6,376	△ 565	91.1
プロセッシング・他社カード代行 Agency services	86,483	97,726	113.0	101,082	△ 3,355	96.7
クレジットサービス関連 Credit services related	332	348	104.8	293	55	118.8
クレジットサービス事業計 Credit services total	1,380,823	1,365,639	98.9	1,353,526	12,112	100.9
リース事業 Leases	63,385	66,786	105.4	66,621	165	100.2
信用保証 Guarantees	1,435 (287,285)	1,421 (278,983)	99.0 (97.1)	1,412 (283,995)	9 (△ 5,012)	100.7 (98.2)
不動産担保ローン Mortgage loans	270,502	432,487	159.9	354,993	77,494	121.8
その他 Others	59,315 (59,441)	76,563 (84,589)	129.1 (142.3)	74,553 (77,364)	2,009 (7,225)	102.7 (109.3)
ファイナンス関連 Finance related	329,817 (329,944)	509,050 (517,077)	154.3 (156.7)	429,546 (432,357)	79,504 (84,719)	118.5 (119.6)
ファイナンス事業計 Finance business total	331,253 (617,229)	510,472 (796,060)	154.1 (129.0)	430,958 (716,353)	79,513 (79,707)	118.5 (111.1)
割賦売掛金残高計 Installment accounts recievable	1,775,462 (2,061,439)	1,942,898 (2,228,486)	109.4 (108.1)	1,851,106 (2,136,501)	91,792 (91,985)	105.0 (104.3)
リース投資資産 Leased investment assets	231,049	236,711	102.5	231,774	4,936	102.1

◆ () 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)

	2017/9	2018/9	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	1,091,480	1,043,211	95.6	1,028,581	14,630	101.4

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2017/9	前年比% YOY Change (%)	構成比% % of Total	2018/9	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	64,948	106.9	52.5	67,084	103.3	52.4	131,828	105.8	52.8
カードキャッシング Cash advances	16,491	99.8	13.3	16,157	98.0	12.6	32,822	99.3	13.1
カード事業計 Credit card total	81,440	105.4	65.8	83,242	102.2	65.0	164,651	104.4	65.9
証書ローン Member's Loan	487	84.8	0.4	359	73.8	0.3	896	81.6	0.4
プロセッシング・他社カード代行 Agency services	13,371	104.9	10.8	13,821	103.4	10.8	27,229	105.6	10.9
クレジットサービス関連 Credit services related	4,735	104.7	3.8	4,936	104.2	3.9	9,206	98.2	3.7
クレジットサービス事業計 Credit services total	100,034	105.2	80.8	102,359	102.3	80.0	201,984	104.1	80.8
リース事業 Leases	6,481	96.0	5.2	6,389	98.6	5.0	12,863	97.1	5.1
信用保証 Guarantees	8,616	106.0	7.0	8,548	99.2	6.7	17,101	103.5	6.8
不動産担保ローン Mortgage loans	4,471	125.2	3.6	6,115	140.4	4.8	9,185	123.5	3.7
その他 Others	1,665	138.5	1.3	2,143	135.4	1.9	3,998	152.3	1.6
ファイナンス関連 Finance related	6,136	128.6	5.0	8,529	139.0	6.7	13,183	131.0	5.3
ファイナンス事業計 Finance business total	14,753	114.3	11.9	17,077	115.8	13.3	30,285	113.9	12.1
その他の事業 Other business	10	113.2	0.0	10	96.1	0.0	21	111.3	0.0
金融収益 Financial revenue	2,452	101.7	2.0	2,161	88.1	1.7	4,710	97.7	1.9
営業収益計 Total operating revenue	123,733	105.6	100.0	127,998	103.4	100.0	249,865	104.7	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.

	2017/9	前年比% YOY Change (%)	構成比% % of Total	2018/9	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	36,243	104.6	55.8	36,772	101.5	54.8	73,598	103.7	55.9
リボ残高収益 Revenues from Revolving Credit	24,599	111.4	37.9	26,100	106.1	38.9	49,940	109.5	37.9
年会費 Annual membership Fees	4,106	102.5	6.3	4,210	102.6	6.3	8,289	102.9	6.3
合計 Total	64,948	106.9	100.0	67,084	103.3	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)

	2017/9	増減 Increase/Decrease	前年比% YOY Change (%)	2018/9	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	20,304	1,107	105.8	17,767	△ 2,536	87.5	42,047	3,005	107.7
貸倒引当金繰入額 Provision for losses on accounts receivable	10,884	2,635	131.9	11,720	835	107.7	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	4,073	1,102	137.1	4,638	565	113.9	6,999	872	114.2
役員報酬 Directors' and statutory auditors' compensation	222	13	106.4	173	△ 48	78.0	461	15	103.4
従業員給料及び賞与 Employees' salaries & bonuses	9,134	299	103.4	9,179	45	100.5	20,013	782	104.1
賞与引当金繰入額 Provision for bonus payable	1,670	192	113.0	1,786	115	106.9	1,687	186	112.4
退職給付費用 Retirement provisions	289	46	119.1	406	117	140.6	674	186	138.4
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	53	0	101.7	52	△ 1	97.7	149	21	116.4
福利厚生費 Health and welfare benefits	1,670	81	105.1	1,752	82	104.9	3,425	147	104.5
通信交通費 Communication and travel expenses	6,053	196	103.4	5,875	△ 177	97.1	13,485	1,788	115.3
租税公課 Taxes	3,325	293	109.7	3,546	220	106.6	7,207	734	111.3
賃借料 Rental fees	787	78	111.1	788	1	100.2	1,539	111	107.8
支払手数料 Fees paid	35,277	2,100	106.3	41,140	5,863	116.6	75,992	8,295	112.3
減価償却費 Depreciation expenses	1,532	54	103.7	6,566	5,033	428.4	6,369	3,492	221.4
その他 Others	2,673	128	105.1	2,828	154	105.8	6,065	△ 1,166	83.9
合計 Total	97,952	8,331	109.3	108,224	10,271	110.5	207,093	4,054	102.0

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2017/9	増減 Increase/Decrease	前年比% YOY Change (%)	2018/9	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	13,172	1,659	114.4	14,548	1,375	110.4	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)

2018/9			
変動金利資産 Variable-rate assets	789	変動金利負債 Variable-rate liabilities	803 (803)
準固定金利資産 Semi-fixed-rate assets	652	固定金利負債 Fixed-rate liabilities	1,274 (1,274)
固定金利資産 Fixed-rate assets	306	非金利負債 Non-interest-bearing liabilities	469
非金利資産 Non-interest-earning assets	1,201 (1,201)	資本 Shareholder's equity	404
資産合計 Total assets	2,951 (2,951)	負債・資本合計 Total liabilities and shareholder's equity	2,951 (2,951)

GAP額 GAP amount	13 (13)
GAP率 GAP rate	0.5% (0.5%)

◆ 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	228,300	104.3	74.7
リース事業収益 Income from the leases business	12,851	97.1	12,800	99.6	4.2
ファイナンス事業利益 Income from the finance business	35,417	114.0	40,300	113.8	13.2
不動産関連事業利益 Income from the real estate related business	15,446	113.4	15,200	98.4	5.0
エンタテインメント事業利益 Income from the entertainment business	9,288	89.3	8,600	92.6	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	305,500	104.6	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	267,300	106.3
営業利益 Operating income	40,771	130.6	38,200	93.7
経常利益 Ordinary income	56,717	106.9	51,000	89.9
当期純利益 Net income	38,329	90.7	33,000	86.1

◆ 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	4,820,000	102.9	54.3	136,800	103.8	52.3
カードキャッシング Cash advances	250,000	100.7	2.8	32,800	99.9	12.5
カード事業計 Credit card total	5,070,000	102.8	57.1	169,600	103.0	64.8
証書ローン Member's Loan	1,600	111.3	0.0	700	78.1	0.3
プロセッシング・他社カード代行 Agency services	3,025,000	105.3	34.1	29,300	107.6	11.2
クレジットサービス関連 Credit services related business	29,000	94.6	0.3	10,200	110.8	3.9
クレジットサービス事業計 Credit services total	8,125,600	103.7	91.5	209,800	103.9	80.1
リース 事業 Leases	117,000	102.1	1.3	12,800	99.5	4.9
信用保証 Guarantees	126,000	95.5	1.4	17,100	100.0	6.5
不動産担保ローン Mortgage loans	203,000	126.3	2.3	12,300	133.9	4.7
その他 Others	305,000	126.1	3.4	5,400	135.1	2.1
ファイナンス関連 Finance related business	508,000	126.1	5.7	17,700	134.3	6.8
ファイナンス事業計 Finance business total	634,000	118.6	7.1	34,800	114.9	13.3
金融収益 Financial revenue				4,400	93.4	1.7
合計 Total	8,876,600	104.6	100.0	261,800	104.8	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	220,800	106.6
金融費用 Financial expenses	9,872	87.5	9,900	100.3
計 Total	216,965	101.2	230,700	106.3
営業利益 Operating income	32,900	137.8	31,100	94.5
経常利益 Ordinary income	38,871	102.3	37,000	95.2
当期純利益 Net income	22,190	105.4	23,000	103.7

(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

2018年度中間 2018年度見込
Fiscal 18.04-09 Fiscal 18
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	190,598		<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	6,557		
	剰 余 金	Retained Earnings	6,455		
	営 業 収 益	Operating Revenue	※ 7,201	※ 13,300	
	経 常 利 益	Ordinary Income	2,915	3,500	
	当 期 利 益	Net Income	1,950	2,250	
<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	6,020		<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	5,070		
	剰 余 金	Retained Earnings	3,669		
	営 業 収 益	Operating Revenue	3,629	7,500	
	経 常 利 益	Ordinary Income	286	500	
	当 期 利 益	Net Income	193	300	
<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	92,728		<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	18,141		
	剰 余 金	Retained Earnings	13,591		
	営 業 収 益	Operating Revenue	4,311	8,900	
	経 常 利 益	Ordinary Income	1,861	3,000	
	当 期 利 益	Net Income	1,301	2,100	
<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	40,381		<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	32,130		
	剰 余 金	Retained Earnings	14,230		
	営 業 収 益	Operating Revenue	※ 5,476	※ 10,500	
	経 常 利 益	Ordinary Income	1,351	2,200	
	当 期 利 益	Net Income	867	1,400	
<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	69,719		<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	2,681		
	剰 余 金	Retained Earnings	2,181		
	営 業 収 益	Operating Revenue	14,576		
	経 常 利 益	Ordinary Income	△ 194		
	当 期 利 益	Net Income	△ 197		

(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

2018年度中間
Fiscal 18.04-09
Actual

2018年度見込
Fiscal 18
Estimate

事業内容・他
Business & others

■持分法適用会社 = 関連会社 Affiliates Account For By the Equity Method

単位: 百万円 / (¥ Million)

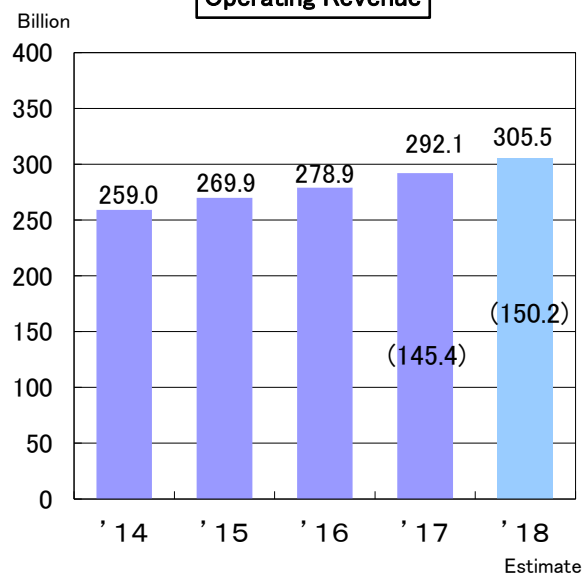
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総 資 産	Total Assets	20,610		< Information Service Industry > Fintech Platform Unit, Retail IT Service Unit and HULFT business Unit providing Telecommunications middleware sales and solutions.
	純 資 産	Shareholders' Equity	12,932		
	剰 余 金	Retained Earnings	10,041		
	営 業 収 益	Operating Revenue	11,318		
	経 常 利 益	Ordinary Income	1,763	2,990	
	当 期 利 益	Net Income	1,594	2,450	
46.8% (46.8%)					
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総 資 産	Total Assets	173,654		< Credit Card Service Industry > Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased. In 2007, Idemitsu Cash Preca was issued, which could be used as both a cash member card and prepaid card. In July 2010, Idemitsu Biz Card was issued as a brand-new corporate card. The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.
	純 資 産	Shareholders' Equity	31,730		
	剰 余 金	Retained Earnings	27,830		
	営 業 収 益	Operating Revenue	11,534	23,300	
	経 常 利 益	Ordinary Income	2,214	3,850	
	当 期 利 益	Net Income	1,576	2,690	
50.0% (50.0%)					
ユーシーカード㈱ UC CARD Co., Ltd.	総 資 産	Total Assets	322,331		< Credit Card Service Industry > The Group contributed 31.0% in accordance with a comprehensive business alliance concerning credit card business we entered into with the Mizuho Bank, Ltd. Includes a number of credit card-related businesses entailing operations with members, affiliated commercial institutions, and gift cards.
	純 資 産	Shareholders' Equity	65,692		
	剰 余 金	Retained Earnings	60,008		
	営 業 収 益	Operating Revenue	14,900		
	経 常 利 益	Ordinary Income	306		
	当 期 利 益	Net Income	163		
31.0% (31.0%)					
りそなカード㈱ Resona Card Co., Ltd.	総 資 産	Total Assets	90,083		< Credit Card Service Industry > July 2004: Merger of 3 card service companies related to Resona. The next month, the Company made a 10% investment stake and started issuing Resona Card Saison using its processing capabilities. December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services by promoting the cash card-type credit card to all bank customers of Resona Group.
	純 資 産	Shareholders' Equity	32,748		
	剰 余 金	Retained Earnings	31,005		
	営 業 収 益	Operating Revenue	8,353		
	経 常 利 益	Ordinary Income	854		
	当 期 利 益	Net Income	1,013		
22.4% (22.4%)					
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総 資 産	Total Assets	12,747		< Credit Card Service Industry > October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and itself, the Company developed and promoted a credit card services business model linked to the area. July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.
	純 資 産	Shareholders' Equity	1,805		
	剰 余 金	Retained Earnings	△ 1,194		
	営 業 収 益	Operating Revenue	1,193	2,450	
	経 常 利 益	Ordinary Income	159	370	
	当 期 利 益	Net Income	103	310	
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	43,715		< Credit Card Service Industry > Nov. 2006: Joint venture with Daiwa House Industry. May 2007: Issued the Daiwa Saison Card and ran a point program for each facility under the Daiwa House Group. Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.
	純 資 産	Shareholders' Equity	1,088		
	剰 余 金	Retained Earnings	△ 1,011		
	営 業 収 益	Operating Revenue	3,507	8,280	
	経 常 利 益	Ordinary Income	13	340	
	当 期 利 益	Net Income	73	290	
30.0% (30.0%)					
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.	総 資 産	Total Assets	116,963		< Credit Card Service Industry > August 2004: Credit Saison made a 10% investment stake through a collaboration with Takashimaya and started issuing the Takashimaya Saison Card. With approximately 600 thousands of new accounts among its achievements over the years, thanks to its determination in July 2006 to strengthen its business relationship with the Company, it managed to raise its capital ratio to 33.4%. With a strong commitment to customer first policy, its goal is to deliver a card that secures customers' maximum satisfaction by leveraging its strengths as a company offering cards for purchases in department stores.
	純 資 産	Shareholders' Equity	30,927		
	剰 余 金	Retained Earnings	27,627		
	営 業 収 益	Operating Revenue	9,507	19,290	
	経 常 利 益	Ordinary Income	2,418	4,790	
	当 期 利 益	Net Income	1,573	3,110	
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	154,528		< Credit Card Service Industry > As regards the affiliated cards joint business with Sogo & Seibu, in April 2011 the Company established a joint venture with Seven Financial Service, which was the successor company in an absorption-type corporate split. In the future, the integration with the Seven Card service is expected, while the Company is aiming to achieve a top-class position with a brand-new financial service by combining its strengths, extensive expertise in processing, and marketing know-how, as well as by integrating the wide customer base and customer contact points that Seven & i possesses as Japan's largest distribution group.
	純 資 産	Shareholders' Equity	35,271		
	剰 余 金	Retained Earnings	13,271		
	営 業 収 益	Operating Revenue	9,963		
	経 常 利 益	Ordinary Income	1,291		
	当 期 利 益	Net Income	832		
49.0% (49.0%)					
㈱イープラス eplus inc.	総 資 産	Total Assets			< Ticket Selling Industry > A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. "e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
	純 資 産	Shareholders' Equity			
	剰 余 金	Retained Earnings			
	営 業 収 益	Operating Revenue			
	経 常 利 益	Ordinary Income			
	当 期 利 益	Net Income			
50.0% (50.0%)					

◆ Operating Results

() 2Q results

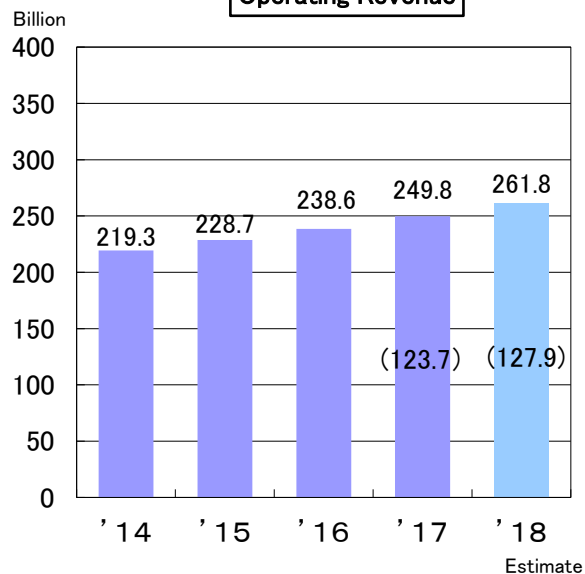
Consolidated

Operating Revenue

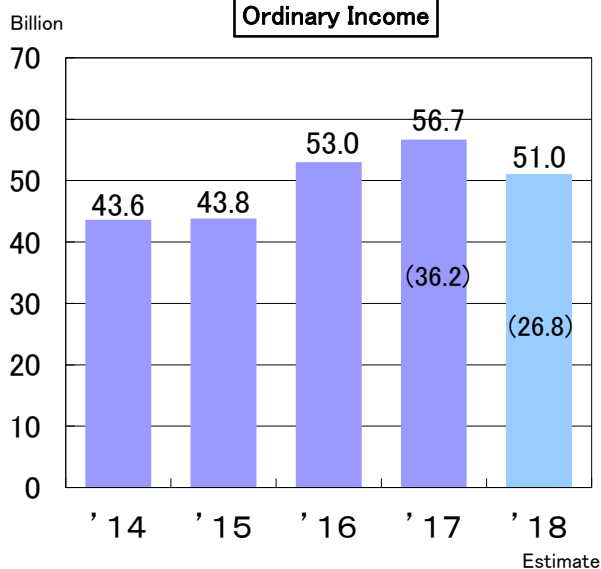


Non-consolidated

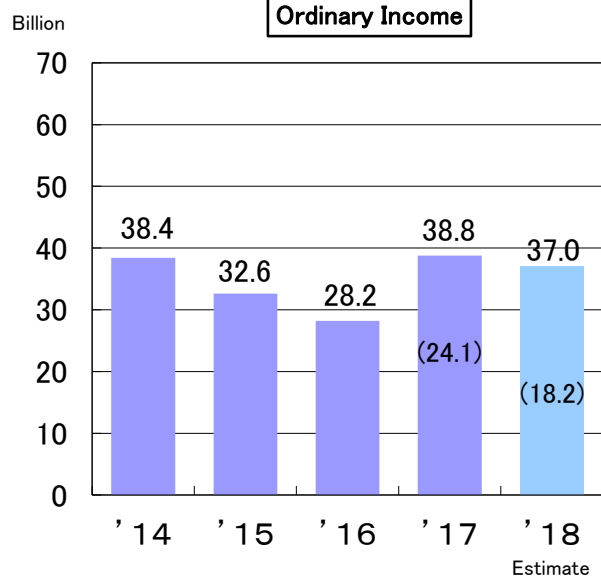
Operating Revenue



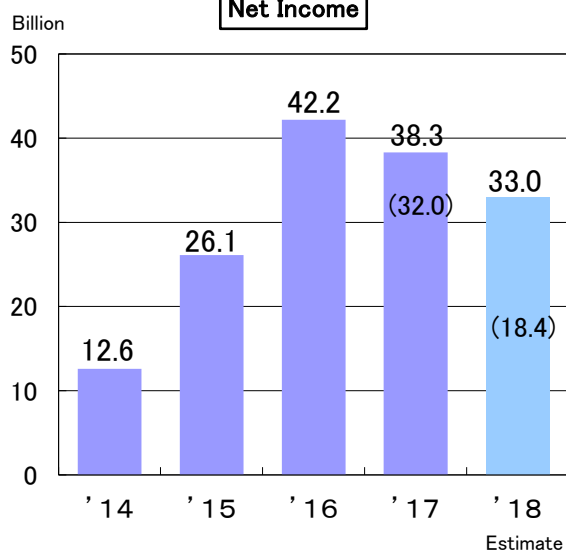
Ordinary Income



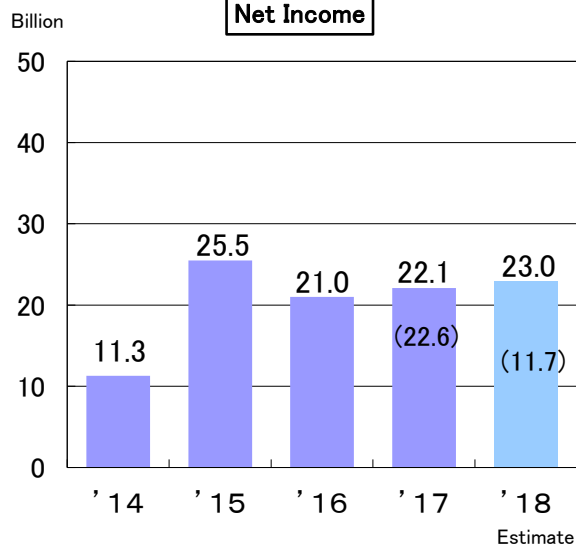
Ordinary Income



Net Income



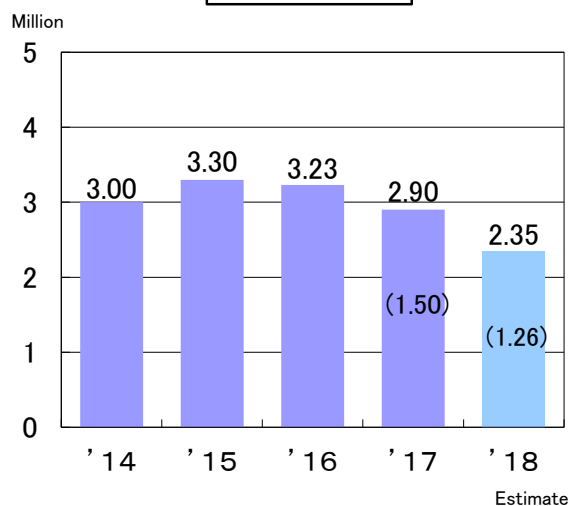
Net Income



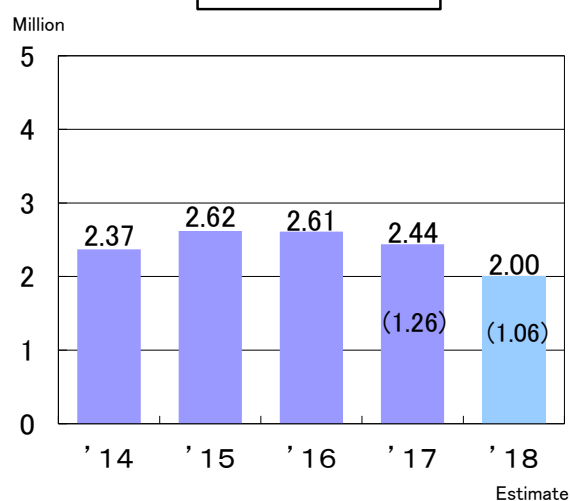
◆ Main Indices (Non-consolidated)

() 2Q results

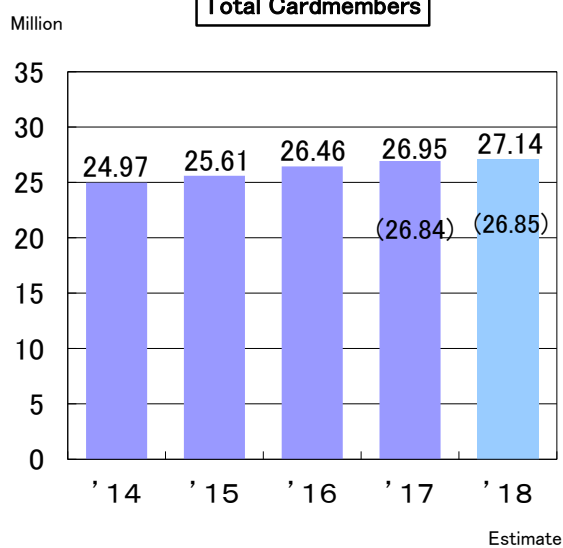
New Applications



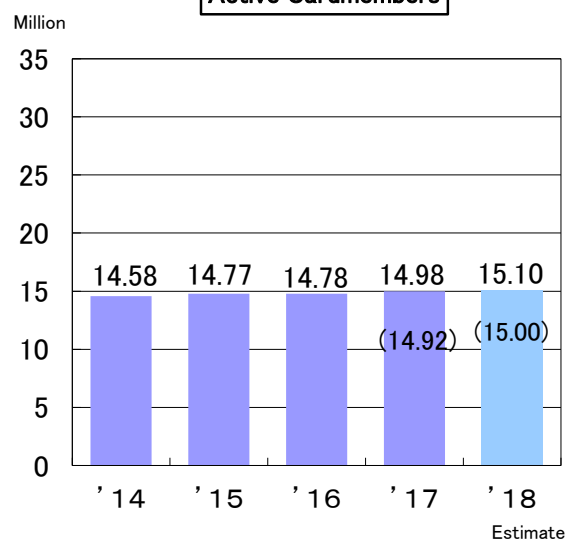
New Cards Issued



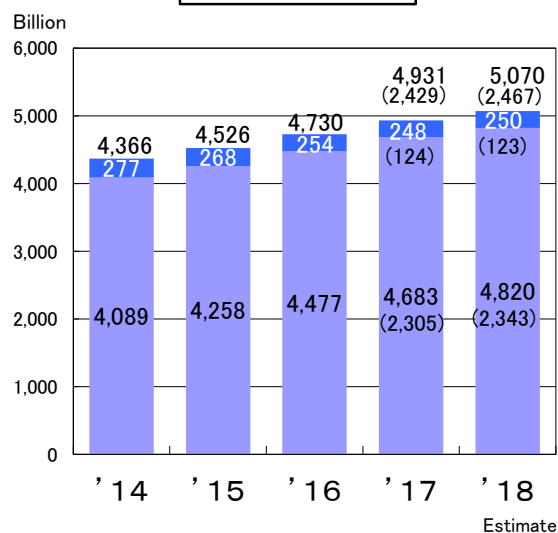
Total Cardmembers



Active Cardmembers

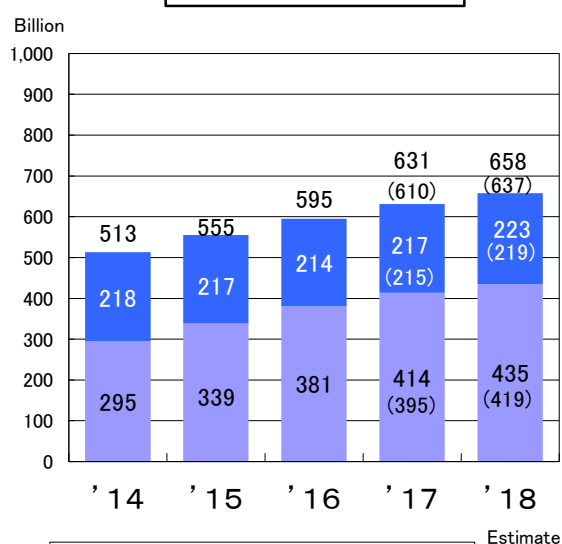


Transaction Volume



■ Card Shopping ■ Cash Advances

Credit Loans Outstanding

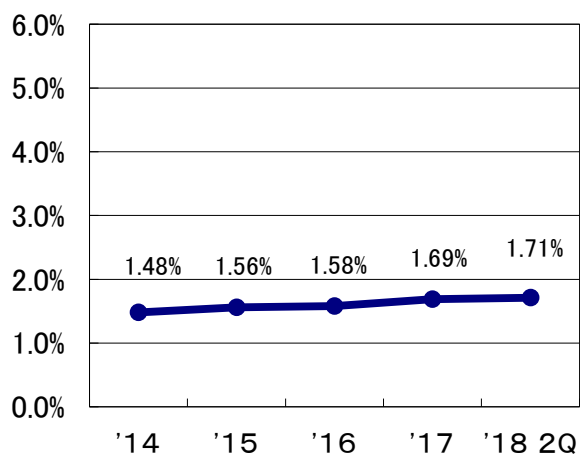


■ Shopping(Revolving) ■ Cash Advances

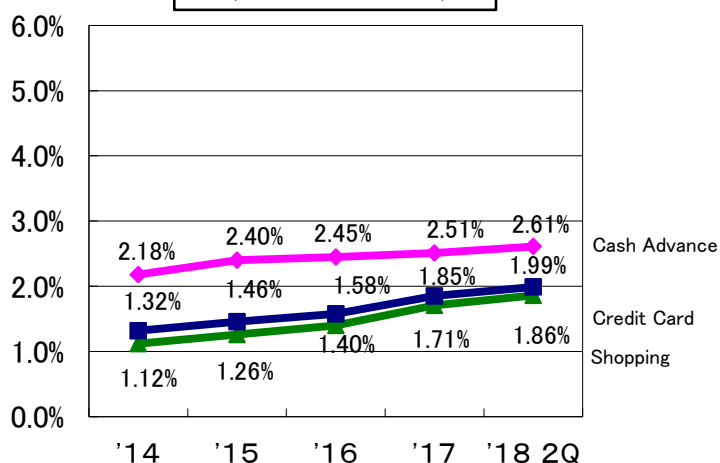
◆ Credit Risk Trends

() 2Q results

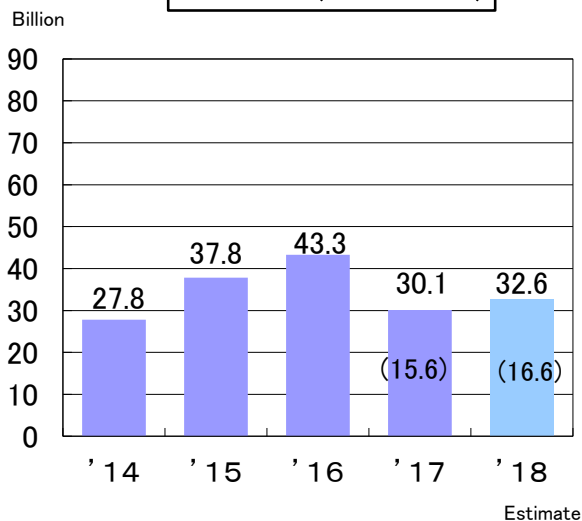
Delinquency of over 90 days (Consolidated)



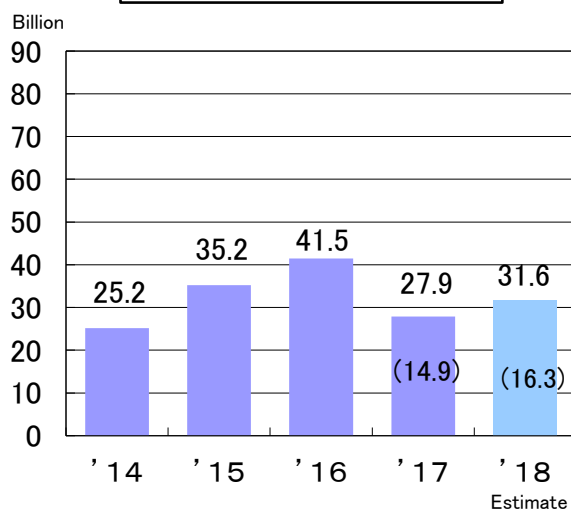
Delinquency of over 90 days (Non-consolidated)



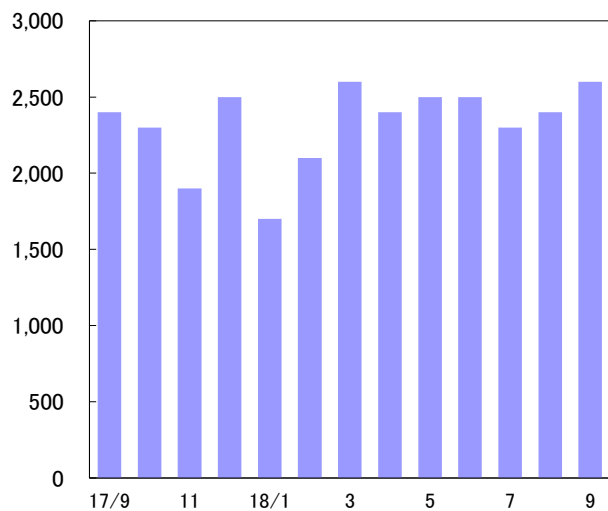
Credit Cost (Consolidated)



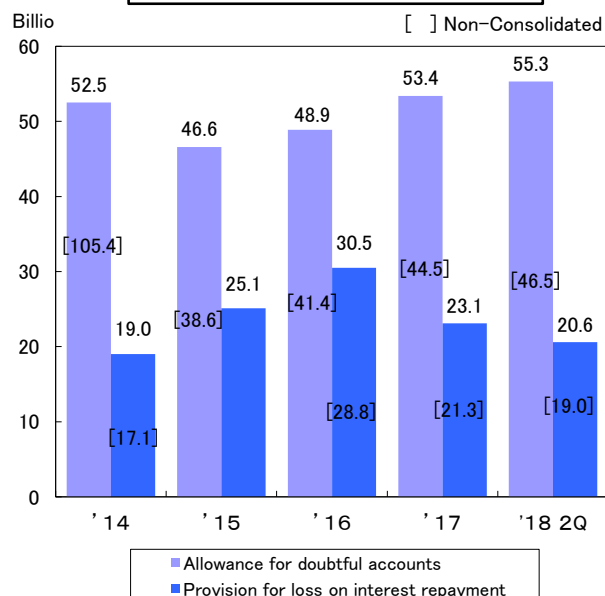
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



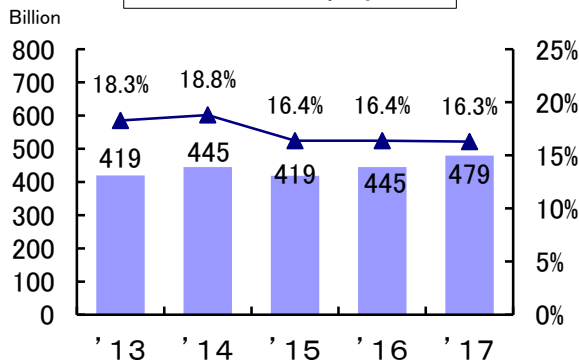
Allowance for doubtful accounts
Provision for loss on interest repayment



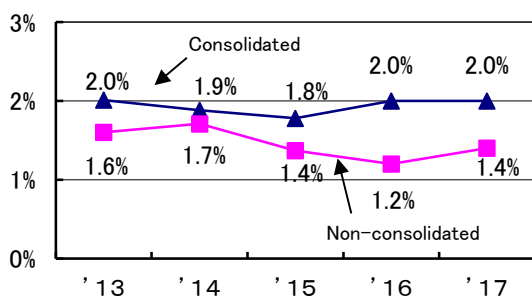
◆ Financial Indices

Consolidated

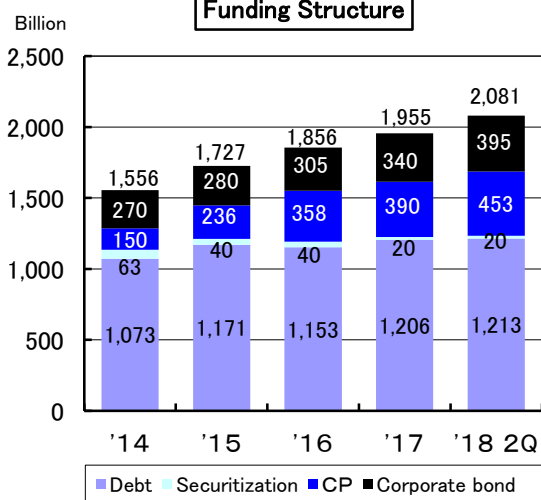
Shareholders' Equity Ratio



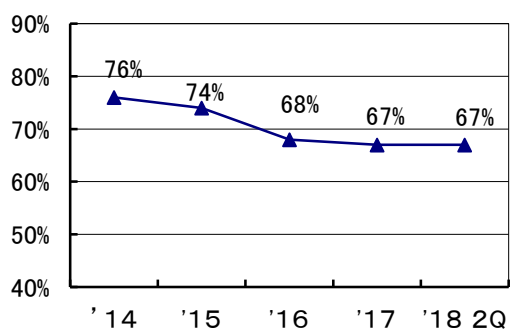
R O A (Ordinary Income Basis)



Funding Structure

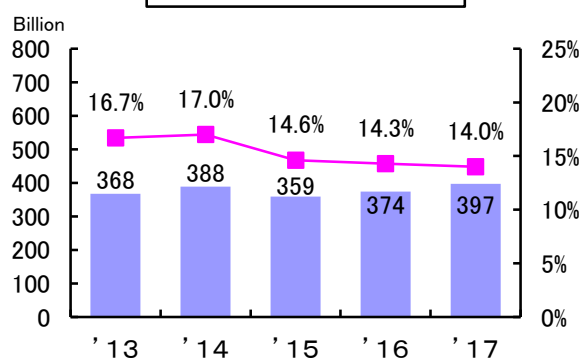


Long-term Ratio

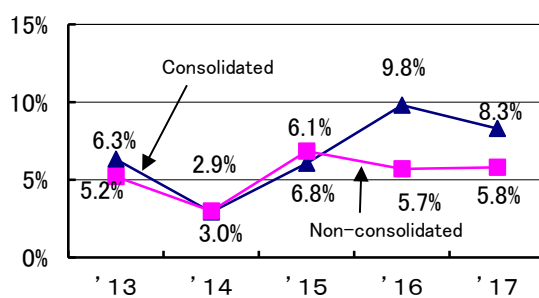


Non-consolidated

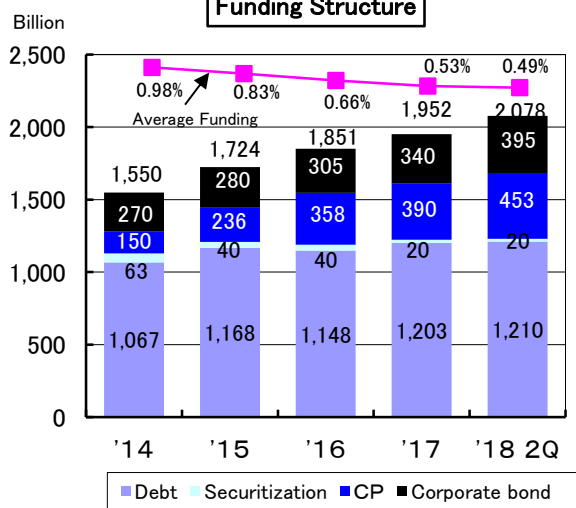
Shareholders' Equity Ratio



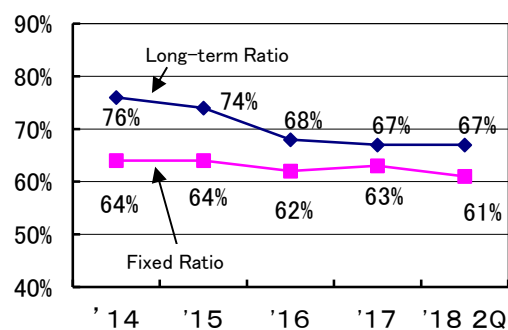
R O E



Funding Structure



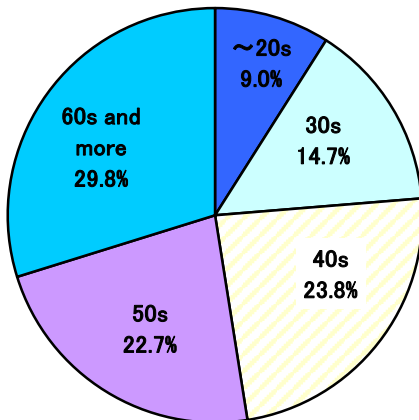
Long-term Ratio/Fixed Ratio



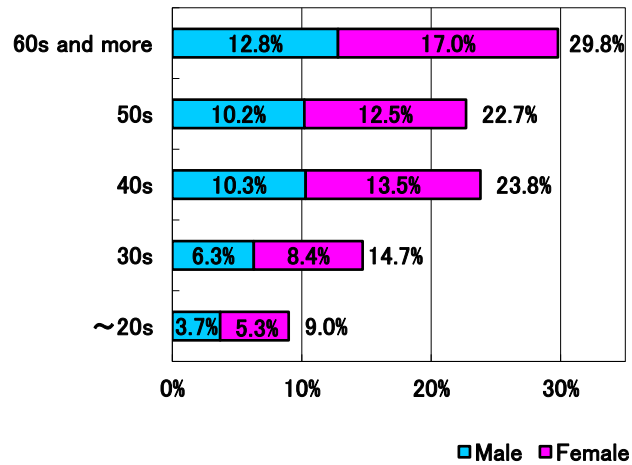
◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2018

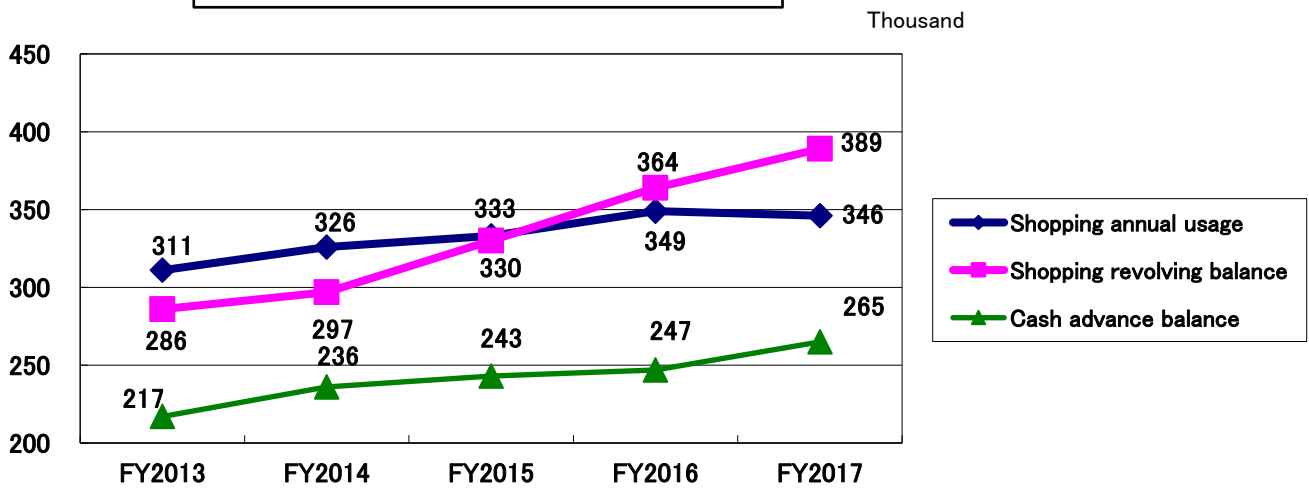
Share by Age



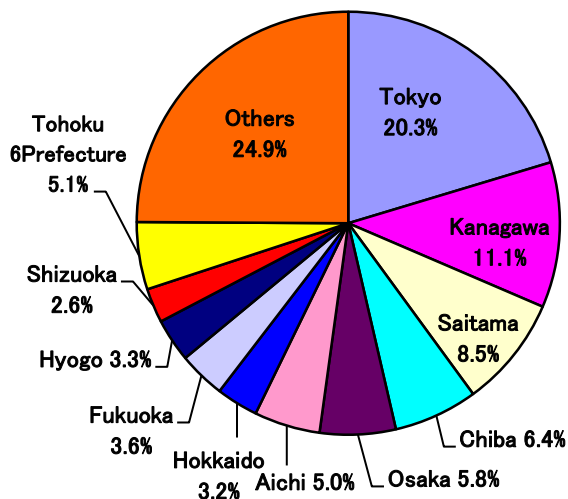
Share by Age and Sex



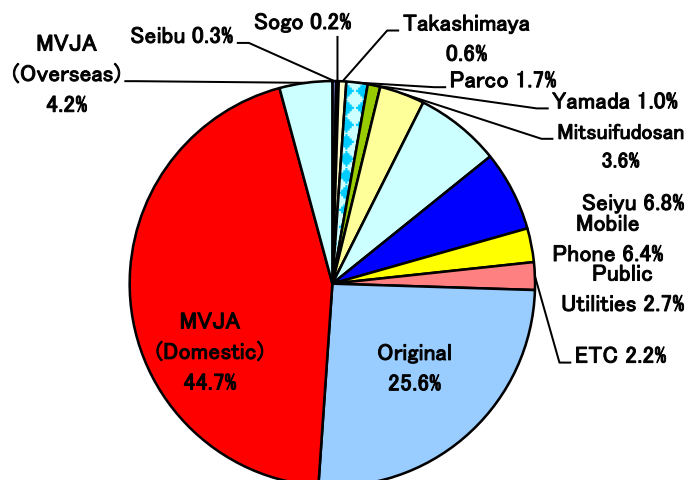
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Sep. 30, 2018

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
Credit Saison (Non-consolidated)	1.06	26.85	2,467	128	18.2
Yamada Financial 34.0% (established 06/6)	0.01	1.73	65	0	0
YM Saison 50.0% (established 07/9)	0	0.03	2	0	0
Idemitsu Credit 50.0% (invested 03/10)	0.13	3.62	395	12	2
Risona Card 22.4% (invested 04/8)	0.03	1.49	181	8	1
Takashimaya Credit 33.4% (invested 04/8)	0.06	1.50	380	10	2
Shizugin Saison 50.0% (established 06/10)	0.01	0.26	30.7	1	0
Daiwa House Financial 30.0% (established 06/11)	0.01	0.46	99	4	0
Seven CS Card Service 49.0% (established 09/10)	0.08	3.17	359	10	1
Total	1.38	37.35	3,909	172	25

※ "Transaction volume" includes shopping and cash advance.

(参考) 貸借対照表 (2018年9月30日現在)
Balance Sheets (As of September 30, 2018)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term		2018年9月 連結貸借対照表 (A) Consolidated	2018年9月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)	Term		2018年9月 連結貸借対照表 (A) Consolidated	2018年9月 単体貸借対照表 (B) Non-consolidated	差 Difference (A-B)
科 目	Item	金額 Amount			科 目	Item	金額 Amount		
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	(2,490,844)	(2,515,071)	(△ 24,227)	流動負債	Current liabilities	(1,160,787)	(1,147,187)	(13,599)
現金及び預金	Cash and deposits	78,429	60,480	17,948	支払手形及び買掛金	Notes and accounts payable-trade	286,258	285,991	266
割賦売掛金	Accounts receivable-installment	2,026,622	1,942,898	83,723	短期借入金	Short-term loans payable	242,960	242,960	—
買取債権	Purchased receivables	16,988	—	16,988	一年以内に返済予定の長期借入金	Current portion of long-term loans payable	69,500	69,100	400
リース投資資産	Lease investments assets	236,663	236,711	△ 48	一年以内に償還予定の社債	Current portion of bonds	40,000	40,000	—
その他営業債権	Other operating receivables	599	—	599	コマーシャル・ペーパー	Commercial paper	453,000	453,000	—
営業投資有価証券	Operational investment securities	33,682	32,350	1,331	リース債務	Leases Obligations	469	465	4
たな卸資産	Inventory	111,110	1,957	109,152	未払法人税等	Income taxes payable	2,448	1,091	1,357
短期貸付金	Short-term loans	5,772	257,243	△ 251,470	賞与引当金	Provision for bonuses	2,775	1,786	989
その他の他	Other trade receivables	33,407	30,000	3,407	役員賞与引当金	Provision for directors' bonuses	64	52	11
貸倒引当金	Allowance for doubtful accounts	△ 52,432	△ 46,572	△ 5,860	利息返還損失引当金	Provision for loss on interest repayment	7,109	6,533	576
					商品券回収損失引当金	Allowance for loss on collecting gift tickets	137	137	—
					割賦利益繰延	Deferred installment income	9,446	9,446	—
					その他の他	Others	46,616	36,622	9,994
固定資産	Noncurrent assets	(570,003)	(434,336)	(135,666)					
有形固定資産	Property, plant and equipment	(76,479)	(15,204)	(61,274)	固定負債	Long-term liabilities	(1,407,424)	(1,399,792)	(7,632)
建物	Buildings	29,962	5,420	24,541	社債	Bonds payable	355,000	355,000	—
土地	Land	41,123	6,904	34,219	長期借入金	Long-term loans payable	900,399	897,599	2,800
リース資産	Equipment for lease	1,333	1,326	6	債権流動化借入金	Long-term loans payable under credit fluidity	20,000	20,000	—
建設仮勘定	Construction in progress	61	13	47	リース債務	Leases Obligations	1,256	1,256	—
その他の他	Others	3,998	1,538	2,459	役員退職慰労引当金	Provision for directors' retirement benefits	132	—	132
					債務保証損失引当金	Provision for loss on guarantees	7,953	7,558	395
無形固定資産	Intangible assets	(212,894)	(148,572)	(64,321)	ポイント引当金	Provision for point card certificates	102,999	102,999	—
借地権	Leaseholds	970	14	956	利息返還損失引当金	Provision for loss on interest repayment	13,532	12,511	1,021
ソフトウェア	Software	169,621	139,412	30,208	資産除去債務	Asset retirement obligations	459	—	459
リース資産	Equipment for lease	214	214	—	その他の他	Others	5,692	2,868	2,823
建設仮勘定	Construction in progress	41,728	8,678	33,050					
その他の他	Others	359	252	106	負債合計	Total Liabilities	2,568,211	2,546,979	21,232
					(純資産の部)	(Net assets)			
投資その他の資産	Investments and other assets	(280,629)	(270,559)	(10,069)	株主資本	Shareholders' equity	(456,089)	(366,549)	(89,539)
投資有価証券	Long-term investment securities	199,183	164,590	34,593	資本金	Capital stock	75,929	75,929	—
長期貸付金	Long-term loans	11,818	41,017	△ 29,199	資本剰余金	Capital surplus	85,634	84,100	1,534
長期前払費用	Long-term prepaid expense	1,566	27,989	△ 26,423	利益剰余金	Retained earnings	347,406	259,116	88,289
差入保証金	Lease deposits	5,347	2,845	2,501	自己株式	Treasury common stock	△ 52,880	△ 52,596	△ 284
整理事業関連資産	Liquidation business assets	30,928	—	30,928					
繰延税金資産	Deferred income taxes	26,505	27,935	△ 1,429	その他の包括利益累計額	Accumulated other comprehensive income	(36,896)	(37,659)	(△ 763)
その他の他	Others	8,201	6,190	2,010	その他有価証券評価差額金	Valuation difference on available-for-sale securities	37,982	37,951	31
貸倒引当金	Allowance for doubtful accounts	△ 2,922	△ 9	△ 2,912	繰延ヘッジ損益	Deferred gains or (losses) on hedges	△ 291	△ 291	—
					為替換算調整勘定	Foreign currency translation adjustment	△ 794	—	△ 794
繰延資産	Deferred assets	(1,780)	(1,780)	(—)	新株予約権	Stock Option	0	—	0
社債発行費	Bond issue cost	1,780	1,780	—	非支配株主持分	Non-controlling interests	1,430	—	1,430
					純資産合計	Net assets	494,416	404,209	90,206
資産合計	Total assets	3,062,628	2,951,188	111,439	負債及び純資産合計	Total Liabilities and Net assets	3,062,628	2,951,188	111,439

(参考) 損 益 計 算 書 (2018年4月1日 ~ 2018年9月30日)
Statements of Income (From April 1, 2018 to September 30, 2018)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term		2018年9月 連結損益計算書 Consolidated (A)			2018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	%
科 目	Item									
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		110,891			102,359			8,531	
リース事業収益	Income from the leases business		6,388			6,389			△ 1	
ファイナンス事業収益	Income from the finance business		20,019			17,077			2,942	
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	17,614			11			17,602		
不動産関連事業原価	Cost of the real estate business	9,371	8,242		0	10		9,370	8,231	
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	26,113			—			26,113		
エンタテインメント事業原価	Cost of the entertainment business	21,574	4,538		—			21,574	4,538	
金融収益	Financial revenues		134			2,161			△ 2,026	
計	Total		150,215	100.0%		127,998	100.0%		22,216	117.4%
営 業 費 用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		125,404	83.5%		108,224	84.6%		17,180	115.9%
金 融 費 用	Financial expenses		4,750	3.2%		4,850	3.8%		△ 100	97.9%
計	Total		130,154	86.6%		113,074	88.3%		17,080	115.1%
営 業 利 益	Operating income		20,060	13.4%		14,923	11.7%		5,136	134.4%
営 業 外 収 益	Non-operating income		6,889	4.6%		3,367	2.6%		3,522	204.6%
営 業 外 費 用	Non-operating expenses		95	0.1%		81	0.1%		13	116.8%
経 常 利 益	Ordinary income		26,854	17.9%		18,209	14.2%		8,645	147.5%
特 別 利 益	Extraordinary income		136	0.1%		136	0.1%		—	100.0%
特 別 損 失	Extraordinary loss		1,045	0.7%		965	0.8%		79	108.2%
税金等調整前四半期純利益	Profit before income taxes		25,945	17.3%		17,379	13.6%		8,566	149.3%
法人税、住民税及び事業税	Income taxes-current	2,453			1,056			1,396		
法人税等調整額	Income taxes-deferred	5,166	7,619	5.1%	4,555	5,611	4.4%	611	2,007	135.8%
四半期純利益	Profit		18,326	12.2%		—	—		18,326	—
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests		△ 101	△0.1%		—	—		△ 101	—
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent		18,427	12.3%		11,767	9.2%		6,659	156.6%

		連結 Consolidated	単体 Non-consolidated
自己資本比率	Shareholders' equity/total assets	16.1%	13.7%
総資産利益率	ROA	0.61%	0.41%
自己資本利益率	ROE	3.79%	2.94%
連単倍率	Consolidated/Non-consolidated	1.57	

貸借対照表 (2018年8月31日現在)
Balance Sheet (As of August 31, 2018)

Term		2018年2月	2018年8月	増減	Term		2018年2月	2018年8月	増減
		February, 2018	August, 2018	Increase/Decrease			February, 2018	August, 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	122,589	2,975	流動負債	Current liabilities	181,504	182,713	1,208
現金及び預金	Cash and deposits	3,104	2,656	△ 447	支払手形及び買掛金	Notes and accounts payable-trade	429	217	△ 212
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	178,000	1,070
たな卸資産	Inventories	100,697	102,808	2,111	未払金・未払費用	Accounts payable-other and accrued expenses	537	401	△ 136
買取債権	Purchased receivables	14,280	15,820	1,539	預り保証金	Guarantee deposited	1,750	1,602	△ 148
求償債権	Guarantor's claims	18	15	△ 2	その他	Other	1,857	2,492	635
短期貸付金	Short-term loans receivable	36	34	△ 1					
その他	Other	2,802	2,677	△ 124					
貸倒引当金	Allowance for doubtful accounts	△ 1,666	△ 1,682	△ 15					
					固定負債	Noncurrent liabilities	1,130	1,327	197
固定資産	Noncurrent assets	67,758	67,719	△ 38	瑕疵保証引当金	Provision for guarantees for defects	19	15	△ 4
有形固定資産	Property, plant and equipment	33,143	33,773	630	預り保証金	Guarantee deposited	803	890	87
無形固定資産	Intangible assets	52	56	4	その他	Other	307	421	114
投資その他の資産	Investments and other assets	34,563	33,889	△ 673					
整理事業関連資産	Liquidation business assets	34,206	32,982	△ 1,223					
その他	Other	3,256	3,805	548					
貸倒引当金	Allowance for doubtful accounts	△ 2,900	△ 2,898	1					
					負債合計	Total liabilities	182,634	184,040	1,405
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	4,596	6,265	1,669
					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	6,165	1,669
					評価・換算差額等	Valuation and translation adjustments	2	1	△ 1
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	2	1	△ 1
					非支配株主持分	Non-controlling interests	137	0	△ 137
					純資産合計	Total net assets	4,736	6,267	1,531
資産合計	Total assets	187,371	190,308	2,937	負債純資産合計	Total liabilities and net assets	187,371	190,308	2,937

損 益 計 算 書 (2018年3月1日 ~ 2018年8月31日)

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

(単位:百万円)

(Millions of yen)

Term		2017年8月 (17/03－17/08)	2018年8月 (18/03－18/08)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	19,395	15,940	△ 3,455
売上原価	Cost of sales	12,051	8,738	△ 3,312
売上総利益	Gross profit	7,344	7,201	△ 142
販売費及び一般管理費	Selling, general and administrative expenses	3,560	3,885	325
営業利益	Operating income	3,784	3,316	△ 467
営業外収益	Non-operating income	324	650	325
営業外費用	Non-operating expenses	1,294	1,340	45
経常利益	Ordinary income	2,814	2,626	△ 187
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	2,814	2,626	△ 188
匿名組合分配額	Dividend distribution from silent partnerships	△ 13	0	13
税金等調整前四半期純利益	Income before income taxes and minority interests	2,828	2,626	△ 201
法人税等	Income taxes	1,265	964	△ 300
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	1,562	1,661	98

貸借対照表（2018年7月31日現在）

Balance Sheets (As of July 31, 2018)

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	2018年1月	2018年7月	増減 Increase/Decrease	科 目	Items	2018年1月	2018年7月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	81,544	91,127	9,583	流動負債	Current liabilities	59,936	73,529	13,593
現金及び預金	Cash and deposits	1,059	1,020	△ 39	短期借入金	Short-term loans payable	58,000	71,100	13,100
営業貸付金	Operating loans	74,778	81,315	6,537	一年以内返済予定 長期借入金	Current portion of long-term loans payable	-	-	-
販売用不動産	Real estate for sale	5,818	8,464	2,646	リース債務	Lease obligations	14	13	△ 1
未収入金	Accounts receivable	247	196	△ 50	未払金	Accounts payable-other	212	469	256
前払費用	Prepaid expenses	48	61	12	未払費用	Accrued expenses	251	220	△ 30
未収収益	Accrued income	888	880	△ 8	未払法人税	Income taxes payable	294	553	258
繰延税金資産	Deferred tax assets	651	656	5	利息返還損失引当金	Provision for loss on interest repayment	671	576	△ 94
その他流動資産	Other current assets	1,325	1,593	268	債務保証引当金	Provision for loss on guarantees	359	395	36
貸倒引当金	Allowance for doubtful accounts	△ 3,272	△ 3,061	210	その他流動負債	Other current liabilities	133	201	67
					固定負債	Noncurrent liabilities	6,148	1,057	△ 5,090
固定資産	Noncurrent assets	1,683	1,600	△ 83	長期借入金	Long-term loans payable	5,000	-	△ 5,000
有形固定資産	Property, plant and equipment	407	407	0	リース債務	Lease obligations	25	35	10
土 地	Land	203	203	-	長期未払金	Long-term accounts payable	0	0	0
建 物	Buildings	122	118	△ 3	利息返還損失引当金	Provision for loss on interest repayment	1,123	1,021	△ 102
器具及び備品等	Furniture and fixtures	46	40	△ 5					
リース資産	Lease assets	35	44	9					
無形固定資産	Intangible assets	129	116	△ 13					
ソフトウェア	Software	125	112	△ 13					
電話加入権	Telephone subscription right	4	4	-					
投資等	Investments and other assets	1,146	1,076	△ 69	負債合計	Total liabilities	66,084	74,587	8,502
投資有価証券	Investment securities	503	497	△ 5	(純資産の部)	(Net assets)			
固定化営業債権	Long-term loans receivable	19	15	△ 3	株主資本	Shareholders' equity	17,089	18,091	1,001
長期前払費用	Long-term prepaid expenses	0	0	△ 0	資本金	Capital stock	4,500	4,500	-
繰延税金資産	Deferred tax assets	557	496	△ 60	利益剰余金	Retained earnings	12,589	13,591	1,001
その他投資等	Other assets	81	80	△ 0					
貸倒引当金	Allowance for doubtful accounts	△ 13	△ 13	0	評価・換算差額等	Valuation and translation adjustments	53	50	△ 3
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	53	50	△ 3
					純資産合計	Total net assets	17,143	18,141	997
資産合計	Total assets	83,228	92,728	9,500	負債及び純資産合計	Total liabilities and net assets	83,228	92,728	9,500

損 益 計 算 書 (2018年2月1日 ~ 2018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, 2018 to July 31, 2018)

(単位: 百万円)

(Millions of yen)

科 目	Items	2017年7月 17/02-17/07	2018年7月 18/02-18/07	増減 Increase/Decrease
営業収益	Operating revenues	3,907	4,184	276
営業費用	Operating expenses	2,281	2,391	109
金融費用	Financial expenses	421	493	72
販売費及び一般管理費	Selling, general and administrative expenses	1,860	1,897	37
営業利益	Operating income	1,626	1,793	167
営業外収益	Non-operating income	66	68	1
営業外費用	Non-operating expenses	—	—	—
経常利益	Ordinary income	1,692	1,861	169
特別利益	Extraordinary income	—	—	—
特別損失	Extraordinary loss	—	1	1
税引前四半期純利益	Income before income taxes	1,692	1,860	167
法人税、住民税及び事業税	Income taxes-current	166	501	335
法人税等調整額	Income taxes-deferred	345	57	△ 288
四半期純利益	Net income	1,180	1,301	120