

2020年3月期 第2四半期

# 決算資料

*Reference Materials for the second quarter ended September 30, 2019*

2019年 11月 12日

*November 12, 2019*



*Corporate Planning Dept.*

*81-3-3988-2110*

CREDIT SAISON CO., LTD.

## 単体の営業報告

### Materials Related to Business Report

<input type="checkbox"/> 取扱高の実績	Total Transaction Volume	1
<input type="checkbox"/> 営業資産残高の実績	Operating Assets	2
<input type="checkbox"/> 営業収益の実績	Operating Revenue	3
<input type="checkbox"/> 販売費及び一般管理費の実績	Selling, General and Administrative Expenses	4
<input type="checkbox"/> 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	5

## 業績予測に関する資料

### Materials Related to Performance Estimates

<input type="checkbox"/> 連結業績予測	Performance Estimates (Consolidated)	6
<input type="checkbox"/> 単体業績予測	Performance Estimates (Non-Consolidated)	7
<input type="checkbox"/> (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	8,9

## ファクトブック

### Fact Book

<input type="checkbox"/> 経営成績	Operating Results	10
<input type="checkbox"/> カード主要指標(単体)	Main Indices (Non-consolidated)	11
<input type="checkbox"/> 債権リスク	Credit Risk Trends	12
<input type="checkbox"/> 財務指標	Funding Structure	13
<input type="checkbox"/> カード属性・利用動向(単体)	Cardholders Attribute and Usage (Non-consolidated)	14
<input type="checkbox"/> 資本提携実績	Results of Card Companies with Capital Alliances	15

## 参考資料

### For Reference

<input type="checkbox"/> クレディセゾンの貸借対照表 (単体)	Balance Sheet (Credit Saison) (Non-Consolidated)	16
<input type="checkbox"/> クレディセゾンの損益計算書 (単体)	Statement of Income (Credit Saison) (Non-Consolidated)	17
<input type="checkbox"/> アトリウムグループの貸借対照表	Balance Sheet (Atrium Group)	18
<input type="checkbox"/> アトリウムグループの損益計算書	Statement of Income (Atrium Group)	19
<input type="checkbox"/> (株)セゾンファンデックスの貸借対照表	Saison Fundex Corporation Balance Sheets	20
<input type="checkbox"/> (株)セゾンファンデックスの損益計算書	Saison Fundex Corporation Statements of Income	21

## ◆ 取扱高の実績 / Total Transaction Volume

単位: 百万円 / (¥ Million)

		2018/9	前年比% YOY Change (%)	構成比% % of Total	2019/9	前年比% YOY Change (%)	構成比% % of Total	2019/3	前年比% YOY Change (%)	構成比% % of Total
		2018/4/1～9/30			2019/4/1～9/30			2018/4/1～2019/3/31		
カードショッピング	Credit-card-related shopping services	2,343,421	101.7	54.6	2,448,082	104.5	55.2	4,788,537	102.3	54.4
カードキャッシング	Cash advances	123,119	99.4	2.9	121,276	98.5	2.7	242,980	97.9	2.8
カード事業計	Credit card total	2,466,540	101.6	57.4	2,569,358	104.2	58.0	5,031,517	102.0	57.2
証書ローン	Member's Loan	707	92.5	0.0	670	94.7	0.0	1,392	96.9	0.0
プロセッシング・他社カード代行	Agency services	1,470,579	106.6	34.2	1,483,768	100.9	33.5	3,014,831	104.9	34.3
ペイメント関連	Payment related	13,004	84.6	0.3	14,127	108.6	0.3	25,752	84.0	0.3
ペイメント事業計	Payment business total	3,950,832	103.3	92.0	4,067,925	103.0	91.8	8,073,494	103.0	91.8
リース事業	Leases	57,497	98.1	1.3	68,414	119.0	1.5	115,589	100.9	1.3
信用保証	Guarantees	58,283	83.3	1.4	51,999	89.2	1.2	114,277	86.6	1.3
不動産担保ローン	Mortgage loans	92,851	161.6	2.2	77,044	83.0	1.7	207,959	129.4	2.4
その他	Others	136,076	130.3	3.2	165,948	122.0	3.7	287,830	119.0	3.3
ファイナンス関連	Finance related	228,928	141.4	5.3	242,993	106.1	5.5	495,790	123.1	5.6
ファイナンス事業計	Finance business total	287,211	123.9	6.7	294,993	102.7	6.7	610,068	114.1	6.9
その他の事業	Other businesses	11	96.6	0.0	11	102.3	0.0	22	97.5	0.0
取扱高合計	Volume of new contracts	4,295,553	104.4	100.0	4,431,344	103.2	100.0	8,799,174	103.7	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.

◆「ペイメント関連」は保険及び個別信用購入あっせんなどの取扱高を含む。  
Payment 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)

	2018/9	2019/9	前年比% YOY Change (%)	2019/3	対期末増減 Increase/Decrease from 2019/3	前期末比% Change form 2019/3 (%)
カードショッピング Credit-card-related shopping services	1,043,211	1,044,632	100.1	1,069,995	△ 25,363	97.6
(内 リボルビング) (include revolving)	418,878	425,126	101.5	422,553	2,572	100.6
カードキャッシング Cash advances	218,540	220,354	100.8	218,007	2,346	101.1
カード事業計 Credit card total	1,261,752	1,264,987	100.3	1,288,003	△ 23,016	98.2
証書ローン Member's Loan	5,811	5,028	86.5	5,367	△ 339	93.7
プロセッシング・他社カード代行 Agency services	97,726	113,481	116.1	110,083	3,398	103.1
ペイメント関連 Payment related	348	430	123.5	337	93	127.6
ペイメント事業計 Payment business total	1,365,639	1,383,928	101.3	1,403,793	△ 19,864	98.6
リース事業 Leases	66,786	68,835	103.1	67,422	1,413	102.1
信用保証 Guarantees	1,421 (278,983)	1,394 (268,276)	98.1 (96.2)	1,403 (274,716)	△ 8 (△ 6,439)	99.4 (97.7)
不動産担保ローン Mortgage loans	432,487	567,183	131.1	519,823	47,359	109.1
その他 Others	76,563 (84,589)	105,845 (137,748)	138.2 (162.8)	95,374 (114,424)	10,471 (23,324)	111.0 (120.4)
ファイナンス関連 Finance related	509,050 (517,077)	673,028 (704,931)	132.2 (136.3)	615,197 (634,247)	57,830 (70,684)	109.4 (111.1)
ファイナンス事業計 Finance business total	510,472 (796,060)	674,423 (973,208)	132.1 (122.3)	616,601 (908,963)	57,822 (64,244)	109.4 (107.1)
割賦売掛金残高計 Installment accounts recievable	1,942,898 (2,228,486)	2,127,187 (2,425,972)	109.5 (108.9)	2,087,817 (2,380,179)	39,370 (45,793)	101.9 (101.9)
リース投資資産 Leased investment assets	236,711	253,993	107.3	241,129	12,864	105.3

◆ ( ) 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 - 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)

	2018/9	2019/9	前年比% YOY Change (%)	2019/3	対期末増減 Increase/Decrease from 2019/3	前期末比% Change form 2019/3 (%)
カードショッピング Credit-card-related shopping services	1,043,211	1,114,632	106.8	1,069,995	44,636	104.2

## ◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2018/9	前年比% YOY Change (%)	構成比% % of Total	2019/9	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	67,084	103.3	52.4	68,952	102.8	51.9	135,751	103.0	52.4
カードキャッシング Cash advances	16,157	98.0	12.6	16,222	100.4	12.2	32,538	99.1	12.6
カード事業計 Credit card total	83,242	102.2	65.0	85,174	102.3	64.2	168,290	102.2	65.0
証書ローン Member's Loan	359	73.8	0.3	305	85.1	0.2	680	76.0	0.3
プロセッシング・他社カード代行 Agency services	13,821	103.4	10.8	15,969	115.5	12.0	28,439	104.4	11.0
ペイメント関連 Payment related	4,936	104.2	3.9	5,031	101.9	3.8	9,802	106.5	3.8
ペイメント事業計 Payment business total	102,359	102.3	80.0	106,481	104.0	80.2	207,213	102.6	80.0
リース Leases	6,389	98.6	5.0	6,125	95.9	4.6	12,721	98.9	4.9
信用保証 Guarantees	8,548	99.2	6.7	8,421	98.5	6.3	16,970	99.2	6.6
不動産担保ローン Mortgage loans	6,115	140.4	4.8	6,483	106.0	4.9	12,631	137.5	4.9
その他 Others	2,413	135.4	1.9	2,784	115.3	2.1	5,019	125.6	1.9
ファイナンス関連 Finance related	8,529	139.0	6.7	9,267	108.7	7.0	17,651	133.9	6.8
ファイナンス事業計 Finance business total	17,077	115.8	13.3	17,688	103.6	13.3	34,621	114.3	13.4
その他の事業 Other business	10	96.1	0.0	10	102.5	0.0	20	97.0	0.0
金融収益 Financial revenue	2,161	88.1	1.7	2,431	112.5	1.8	4,440	94.3	1.7
営業収益計 Total operating revenue	127,998	103.4	100.0	132,738	103.7	100.0	259,018	103.7	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.

◆「ペイメント関連」は保険及び個別信用購入あっせんなど収益を含む。

Payment 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.

	2018/9	前年比% YOY Change (%)	構成比% % of Total	2019/9	前年比% YOY Change (%)	構成比% % of Total	2019/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	36,772	101.5	54.8	38,262	104.1	55.5	75,044	102.0	55.3
リボ残高収益 Revenues from Revolving Credit	26,100	106.1	38.9	26,302	100.8	38.1	52,301	104.7	38.5
年会費 Annual membership Fees	4,210	102.6	6.3	4,387	104.2	6.4	8,405	101.4	6.2
合計 Total	67,084	103.3	100.0	68,952	102.8	100.0	135,751	103.0	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)

	2018/9	増減 Increase/Decrease	前年比% YOY Change (%)	2019/9	増減 Increase/Decrease	前年比% YOY Change (%)	2019/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	17,767	△ 2,536	87.5	18,330	562	103.2	36,018	△ 6,028	85.7
貸倒引当金繰入額 Provision for losses on accounts receivable	11,720	835	107.7	11,414	△ 305	97.4	23,507	2,531	112.1
利息返還損失引当金繰入額 Provision for losses for interest repayment	—	—	—	—	—	—	—	—	—
債務保証損失引当金繰入額 Provision for losses on guarantees	4,638	565	113.9	4,132	△ 505	89.1	7,910	911	113.0
役員報酬 Directors' and statutory auditors' compensation	173	△ 48	78.0	191	17	110.3	395	△ 66	85.7
従業員給料及び賞与 Employees' salaries and bonuses	9,179	45	100.5	8,746	△ 433	95.3	19,877	△ 135	99.3
賞与引当金繰入額 Provision for bonus payable	1,786	115	106.9	1,716	△ 69	96.1	1,717	29	101.8
退職給付費用 Retirement provisions	406	117	140.6	398	△ 8	97.8	802	128	119.1
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	52	△ 1	97.7	45	△ 7	85.5	113	△ 36	75.8
福利厚生費 Health and welfare benefits	1,752	82	104.9	1,656	△ 95	94.5	3,487	61	101.8
通信交通費 Communication and travel expenses	5,875	△ 177	97.1	6,492	616	110.5	11,364	△ 2,120	84.3
租税公課 Taxes	3,546	220	106.6	3,817	271	107.6	7,294	86	101.2
賃借料 Rental fees	788	1	100.2	852	63	108.1	1,561	22	101.5
支払手数料 Fees paid	41,140	5,863	116.6	41,704	563	101.4	82,198	6,206	108.2
減価償却費 Depreciation expenses	6,566	5,033	428.4	7,090	524	108.0	13,568	7,199	213.0
その他 Others	2,828	154	105.8	3,772	944	133.4	5,907	△ 157	97.4
合計 Total	108,224	10,271	110.5	110,361	2,137	102.0	215,726	8,633	104.2

## ◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2018/9	増減 Increase/Decrease	前年比% YOY Change (%)	2019/9	増減 Increase/Decrease	前年比% YOY Change (%)	2019/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	14,548	1,375	110.4	16,212	1,664	111.4	29,068	2,493	109.4

# ◆ 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)

2019/3			
変動金利資産 Variable-rate assets	893	変動金利負債 Variable-rate liabilities	873 (873)
準固定金利資産 Semi-fixed-rate assets	654	固定金利負債 Fixed-rate liabilities	1,328 (1,328)
固定金利資産 Fixed-rate assets	319	非金利負債 Non-interest-bearing liabilities	498
非金利資産 Non-interest-earning assets	1,239 (1,239)	資本 Shareholder's equity	407
資産合計 Total assets	3,107 (3,107)	負債・資本合計 Total liabilities and shareholder's equity	3,107 (3,107)

GAP額 GAP amount	△ 20 (△20)
GAP率 GAP rate	- -

単位:10億円/(¥ Billion)

2019/9			
変動金利資産 Variable-rate assets	949	変動金利負債 Variable-rate liabilities	959 (1,029)
準固定金利資産 Semi-fixed-rate assets	659	固定金利負債 Fixed-rate liabilities	1,328 (1,328)
固定金利資産 Fixed-rate assets	346	非金利負債 Non-interest-bearing liabilities	474
非金利資産 Non-interest-earning assets	1,221 (1,291)	資本 Shareholder's equity	413
資産合計 Total assets	3,176 (3,246)	負債・資本合計 Total liabilities and shareholder's equity	3,176 (3,246)

GAP額 GAP amount	10 (80)
GAP率 GAP rate	0.3% (2.5%)

◆ 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.

◆ ( )はオフバランスの債権流動化を含む数値。  
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)

	純収益 Net revenue				
	2019/3	前年比% YOY Change (%)	2020/3	前年比% YOY Change (%)	構成比% % of Total
ペイメント事業収益 Revenue from the payment business	226,250	102.4	232,100	102.6	73.6
リース事業収益 Revenue from the leases business	12,579	97.8	12,900	102.6	4.1
ファイナンス事業収益 Revenue from the finance business	39,231	110.4	43,800	111.6	13.9
不動産関連事業利益 Income from the real estate related business	17,177	120.2	17,100	99.6	5.4
エンタテインメント事業利益 Income from the entertainment business	8,761	94.3	8,800	100.4	2.8
金融収益 Financial revenue	854	381.9	800	93.7	0.3
純収益合計 Total net revenue	304,855	104.0	315,500	103.5	100.0

※不動産事業利益・エンタテインメント事業利益は、不動産事業原価・エンタテインメント事業原価を控除した金額を記載しております。

	2019/3	前年比% YOY Change (%)	2020/3	前年比% YOY Change (%)
事業利益 Business income	52,233	91.1	42,500	81.4
当期利益 Net income	30,517	79.4	29,000	95.0



# ◆ 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		
		2020/3	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit-card-related shopping services		5,100,000	106.5	55.1	141,800	104.5	52.0
カードキャッシング Cash advances		236,000	97.1	2.6	32,500	99.9	11.9
カード事業計 Credit card total		5,336,000	106.1	57.7	174,300	103.6	64.0
証書ローン Member's Loan		1,150	82.6	0.0	600	88.2	0.2
プロセッシング・他社カード代行 Agency services		3,080,000	102.2	33.3	31,500	110.8	11.6
ペイメント関連 Payment related		33,000	128.1	0.4	11,200	114.3	4.1
ペイメント事業計 Payment business total		8,450,150	104.7	91.3	217,600	105.0	79.9
リース 事業 Leases		135,000	116.8	1.5	12,900	101.4	4.7
信用保証 Guarantees		117,000	102.4	1.3	16,800	99.0	6.2
不動産担保ローン Mortgage loans		170,000	81.7	1.8	13,900	110.0	5.1
その他 Others		382,000	132.7	4.1	6,600	131.5	2.4
ファイナンス関連 Finance related business		552,000	111.3	6.0	20,500	116.1	7.5
ファイナンス事業計 Finance business total		669,000	125.1	7.2	37,300	107.7	13.7
金融収益 Financial revenue					4,700	105.9	1.7
合計 Total		9,254,150	105.2	100.0	272,500	105.2	100.0

	2019/3	前年比% YOY Change (%)	2020/3	前年比% YOY Change (%)
販管費 SG&A expenses	215,726	104.2	237,500	110.1
金融費用 Financial expenses	9,748	98.7	10,600	108.7
計 Total	225,474	103.9	248,100	110.0
営業利益 Operating income	33,543	102.0	24,400	72.7
経常利益 Ordinary income	39,634	102.0	30,000	75.7
当期純利益 Net income	25,875	116.6	33,000	127.5

**(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**

2019年度中間    2019年度見込  
Fiscal 19.04-09    Fiscal 19  
Actual                Estimate

事業内容・他  
Business & others

■連結子会社 Consolidated Subsidiaries

単位: 百万円 / (¥ Million)

(株)アトリウム グループ  Atrium Group  直接保有割合 % ownership 100.0%  (グループ議決権保有割合 % own by CS-group) (100.0%)	総 資 産	Total Assets	195,630		< Real Estate Revitalization Business & Loan Servicing (Asset Recovery) Business >  - Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing. - 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. - 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.
	純 資 産	Shareholders' Equity	8,468		
	剰 余 金	Retained Earnings	8,367		
	営 業 収 益	Operating Revenue	※ 6,804	※ 13,000	
	経 常 利 益	Ordinary Income	2,100	3,500	
	当 期 利 益	Net Income	657	1,800	
(株)セゾンパーソナルプラス グループ  SAISON PERSONAL PLUS GROUP  100.0% (100.0%)	総 資 産	Total Assets	6,517		< Temporary Staffing Business and Debt Collection Business >  - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business. - The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純 資 産	Shareholders' Equity	5,573		
	剰 余 金	Retained Earnings	4,171		
	営 業 収 益	Operating Revenue	3,791	7,800	
	経 常 利 益	Ordinary Income	335	800	
	当 期 利 益	Net Income	228	540	
(株)セゾンファンデックス  Saison Fundex Corporation  100.0% (100.0%)	総 資 産	Total Assets	115,834		< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business >  - Engages in an array of real estate security and credit-guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.
	純 資 産	Shareholders' Equity	20,184		
	剰 余 金	Retained Earnings	15,638		
	営 業 収 益	Operating Revenue	5,240	9,600	
	経 常 利 益	Ordinary Income	2,163	3,500	
	当 期 利 益	Net Income	1,290	2,400	
(株)コンチェルト  CONCERTO CO., LTD.  96.9% (100.0%)	総 資 産	Total Assets	41,744		< Amusement Facilities Business, Real Estate Leasing Business >  - 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. - 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.
	純 資 産	Shareholders' Equity	33,649		
	剰 余 金	Retained Earnings	15,750		
	営 業 収 益	Operating Revenue	※ 5,462	※ 10,600	
	経 常 利 益	Ordinary Income	1,480	2,200	
	当 期 利 益	Net Income	1,038	1,500	
(株)キュービタス  Qubitous Co., Ltd.  51.0% (51.0%)	総 資 産	Total Assets	66,175		< Commissioned Business for Credit Card Processing >  - Was established as a joint venture by the Group (51.0%) and the Mizuho Bank, Ltd. (49.0%). - Is engaged in the commissioned business of credit card-related processing.
	純 資 産	Shareholders' Equity	△ 148		
	剰 余 金	Retained Earnings	△ 648		
	営 業 収 益	Operating Revenue	14,290		
	経 常 利 益	Ordinary Income	△ 178		
	当 期 利 益	Net Income	△ 306		

**(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**

2019年度中間 2019年度見込  
Fiscal 19.04-09 Fiscal 19  
Actual 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)

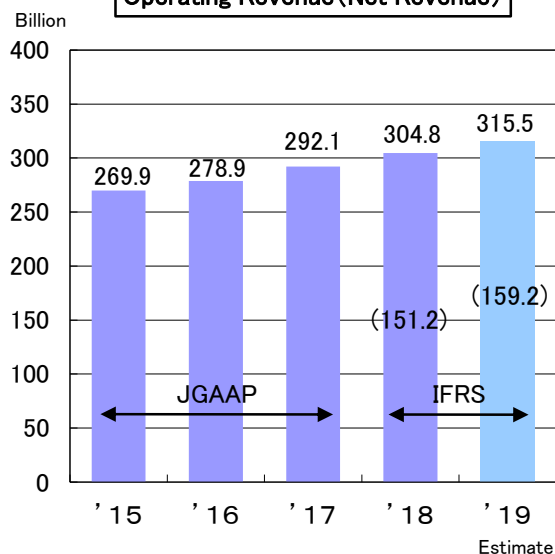
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	21,516		< Information Service Industry >
	純資産	Shareholders' Equity	14,254		Card system business, Retail integrated solution business, and HULFT business providing Telecommunications middleware sales and solutions.
	剰余金	Retained Earnings	11,417		
	営業収益	Operating Revenue	11,411		
	経常利益	Ordinary Income	1,880	2,500	
	当期利益	Net Income	1,425	2,100	
46.8% (46.8%)					
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	181,946		< Credit Card Service Industry >
	純資産	Shareholders' Equity	33,957		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.
	剰余金	Retained Earnings	30,057		
	営業収益	Operating Revenue	11,736	23,100	
	経常利益	Ordinary Income	1,777	3,000	
	当期利益	Net Income	1,295	2,000	
50.0% (50.0%)					
ユーシーカード㈱ UC CARD Co., Ltd.	総資産	Total Assets	366,931		< Credit Card Service Industry >
	純資産	Shareholders' Equity	65,599		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.
	剰余金	Retained Earnings	60,008		
	営業収益	Operating Revenue	14,604		
	経常利益	Ordinary Income	△ 216		
	当期利益	Net Income	△ 132		
31.0% (31.0%)					
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	101,333		< Credit Card Service Industry >
	純資産	Shareholders' Equity	34,044		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.
	剰余金	Retained Earnings	32,414		
	営業収益	Operating Revenue	8,819	18,300	
	経常利益	Ordinary Income	1,065	1,900	
	当期利益	Net Income	1,014	1,500	
22.4% (22.4%)					
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	14,285		< Credit Card Service Industry >
	純資産	Shareholders' Equity	2,040		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.
	剰余金	Retained Earnings	△ 959		
	営業収益	Operating Revenue	1,278	2,600	
	経常利益	Ordinary Income	175	320	
	当期利益	Net Income	116	200	
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	37,553		< Credit Card Service Industry >
	純資産	Shareholders' Equity	1,002		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.
	剰余金	Retained Earnings	△ 1,097		
	営業収益	Operating Revenue	3,808	8,200	
	経常利益	Ordinary Income	80	260	
	当期利益	Net Income	186	180	
30.0% (30.0%)					
高島屋クレジット㈱ Takashimaya Credit Co., Ltd.	総資産	Total Assets	107,802		< Credit Card Service Industry >
	純資産	Shareholders' Equity	33,784		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.
	剰余金	Retained Earnings	30,484		
	営業収益	Operating Revenue	10,141	21,300	
	経常利益	Ordinary Income	2,389	4,900	
	当期利益	Net Income	1,561	3,200	
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	156,756		< Credit Card Service Industry >
	純資産	Shareholders' Equity	36,116		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.
	剰余金	Retained Earnings	14,166		
	営業収益	Operating Revenue	10,022	20,100	
	経常利益	Ordinary Income	1,120	2,000	
	当期利益	Net Income	724	1,300	
49.0% (49.0%)					
㈱イープラス eplus inc.	総資産	Total Assets			< Ticket Selling Industry >
	純資産	Shareholders' Equity			A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. "e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
	剰余金	Retained Earnings			
	営業収益	Operating Revenue			
	経常利益	Ordinary Income			
	当期利益	Net Income			
50.0% (50.0%)					

# ◆ Operating Results

( ) 2Q results

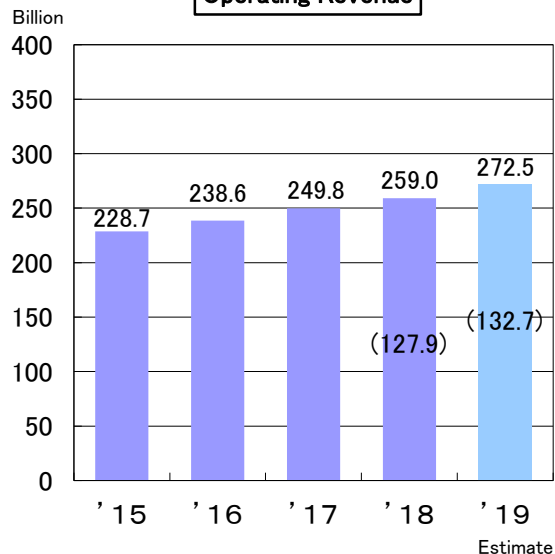
## Consolidated

### Operating Revenue (Net Revenue)

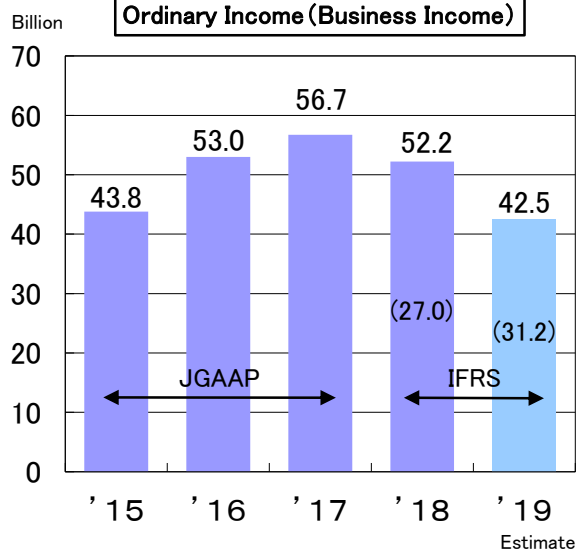


## Non-consolidated

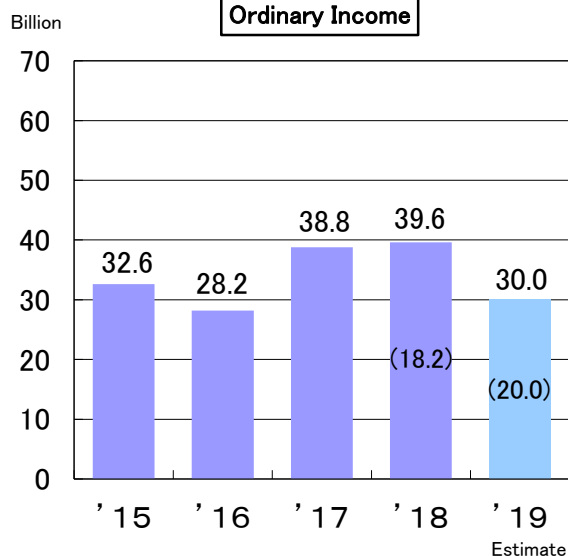
### Operating Revenue



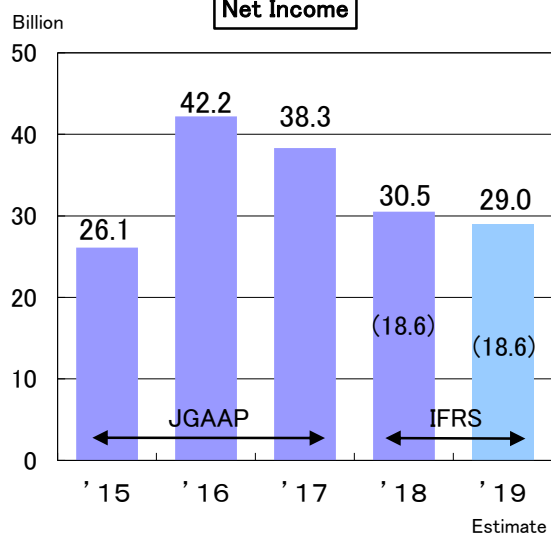
### Ordinary Income (Business Income)



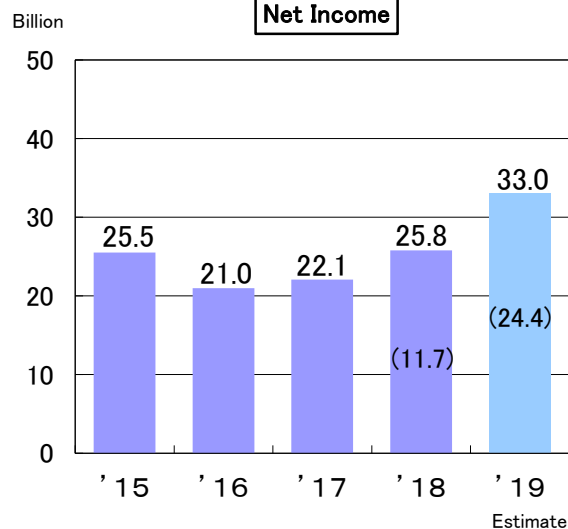
### Ordinary Income



### Net Income

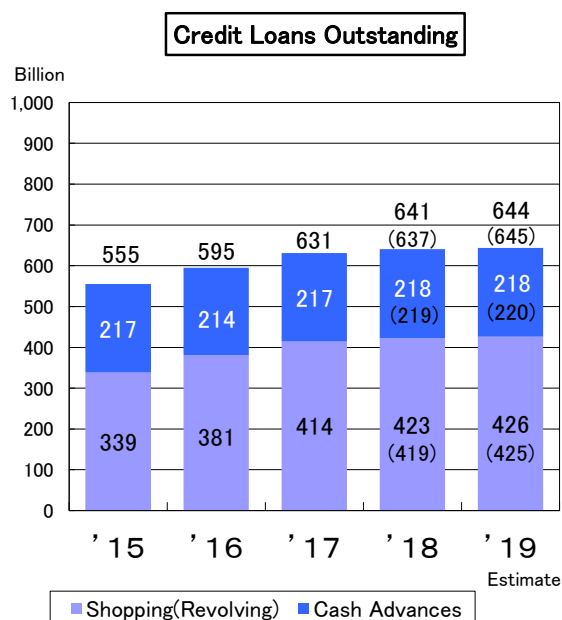
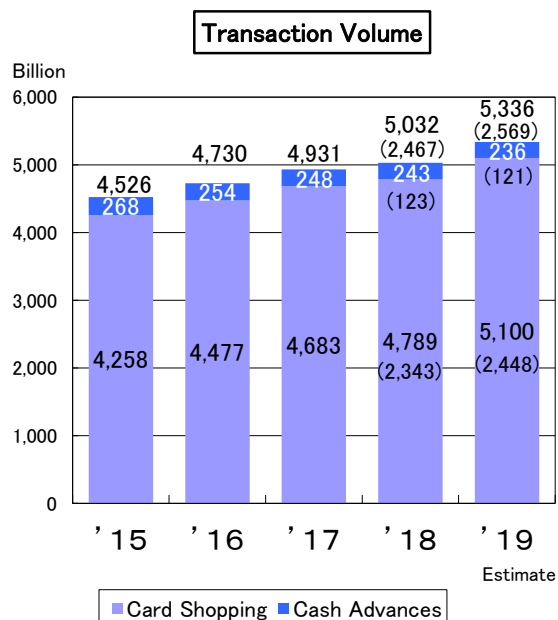
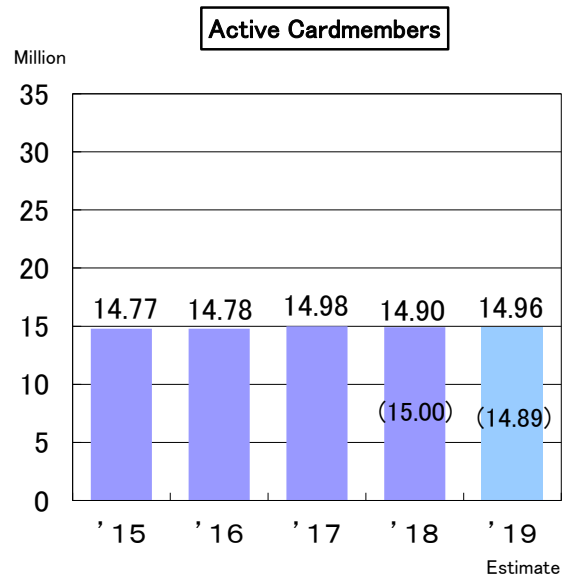
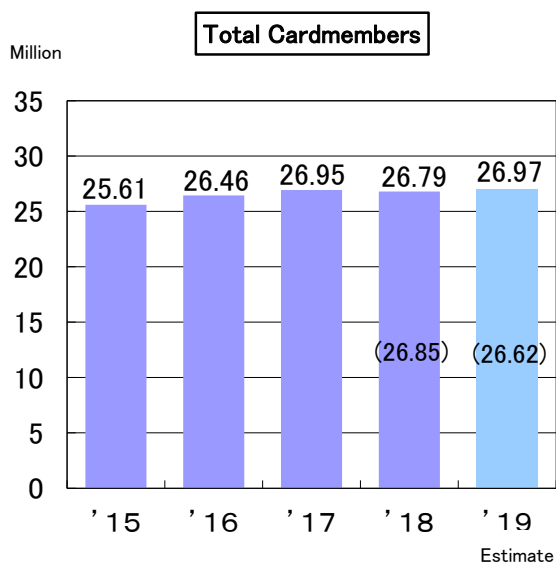
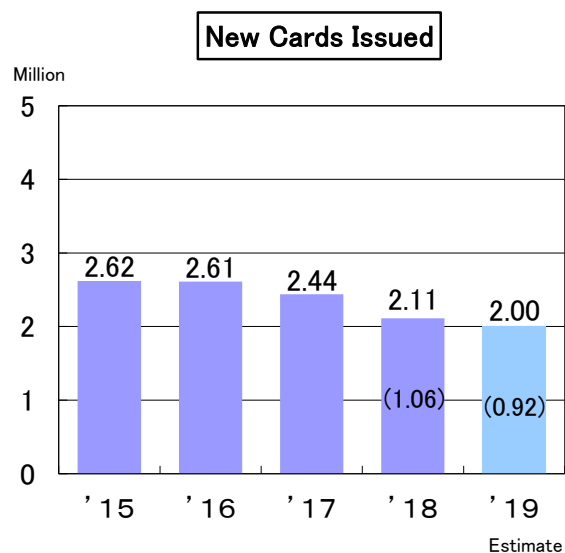
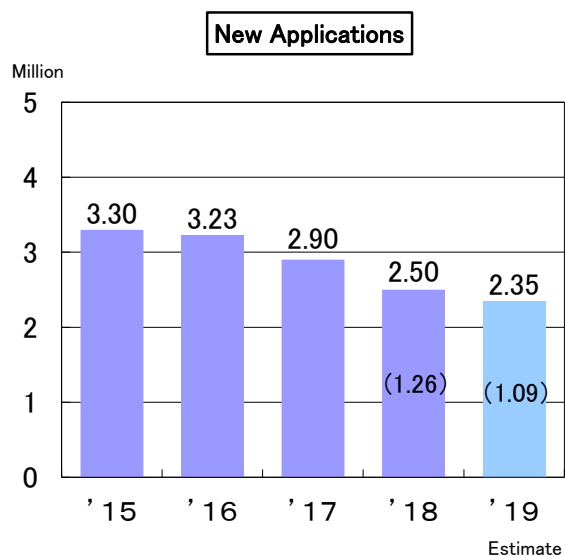


### Net Income



## ◆ Main Indices (Non-consolidated)

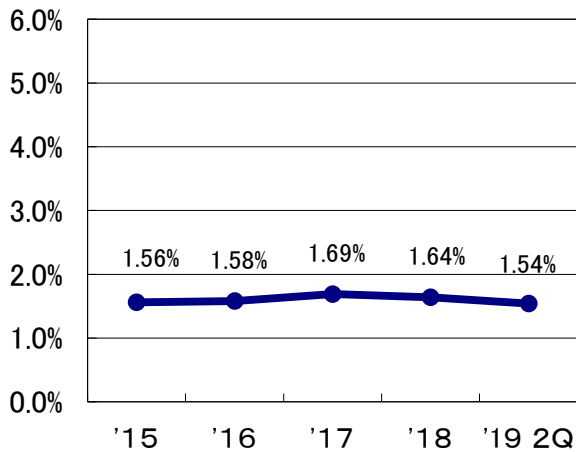
( ) 2Q results



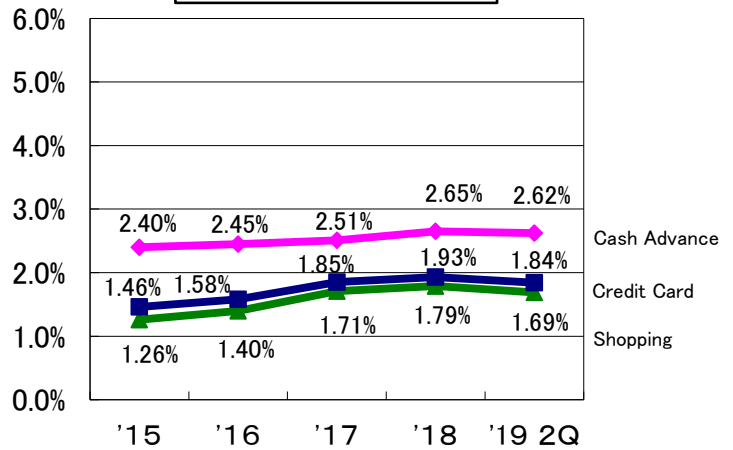
## ◆ Credit Riskn Trends

( ) 2Q results

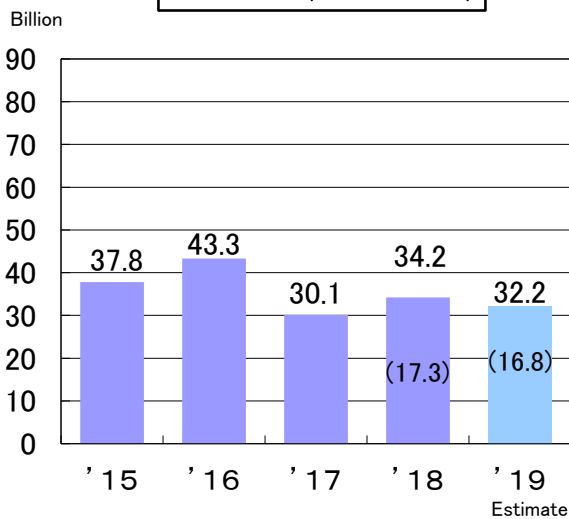
Delinquency of over 90 days (Consolidated)



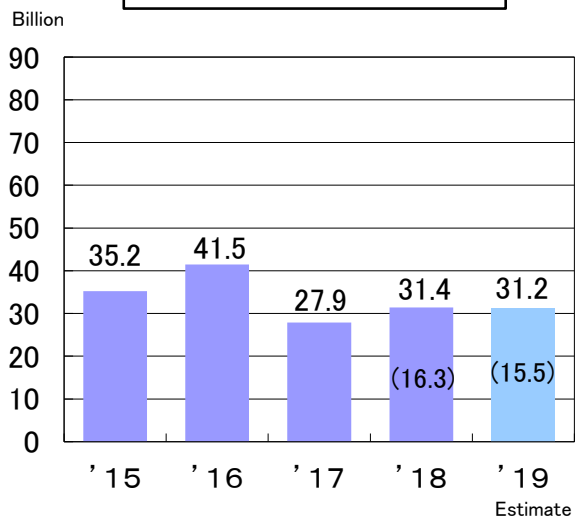
Delinquency of over 90 days (Non-consolidated)



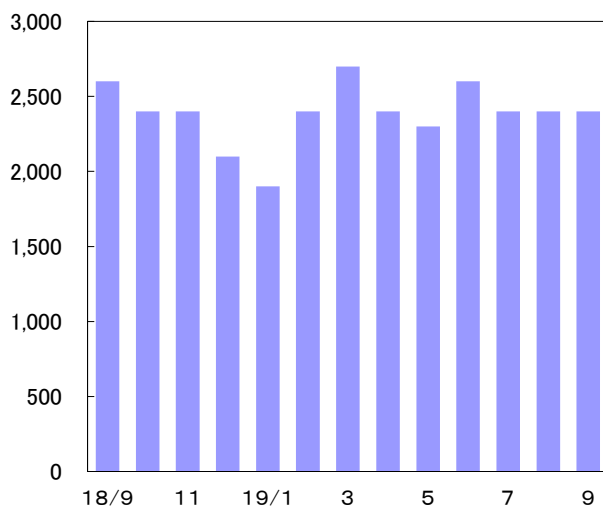
Credit Cost (Consolidated)



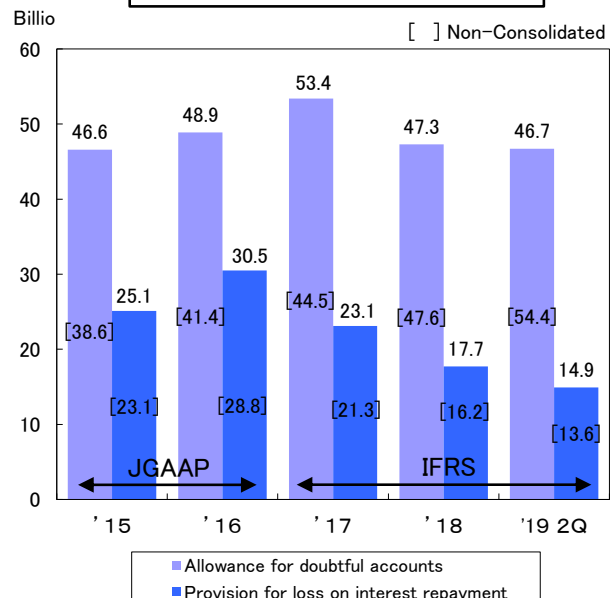
Credit Cost (Non-consolidated)



Trends in new interest repayment claims



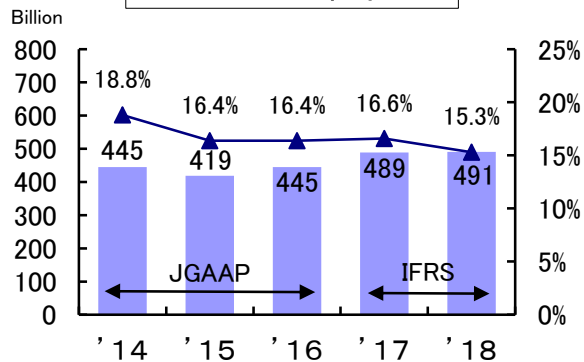
Allowance for doubtful accounts  
Provision for loss on interest repayment



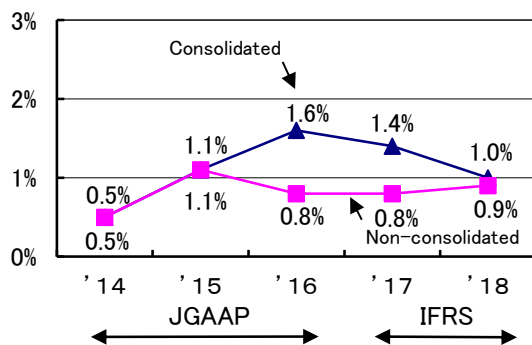
## ◆ Financial Indices

### Consolidated

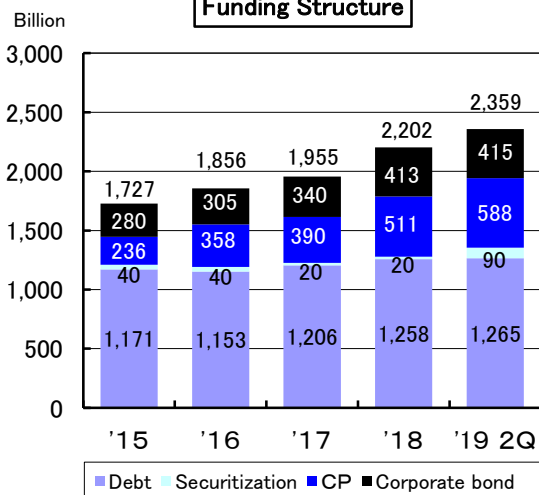
Shareholders' Equity Ratio



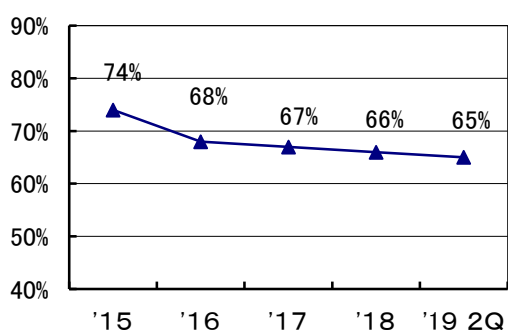
ROA (Ordinary Income Basis)



Funding Structure

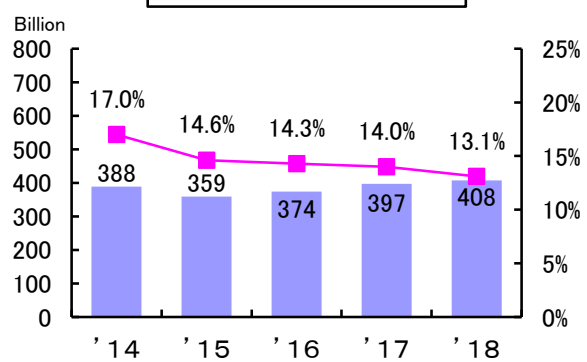


Long-term Ratio

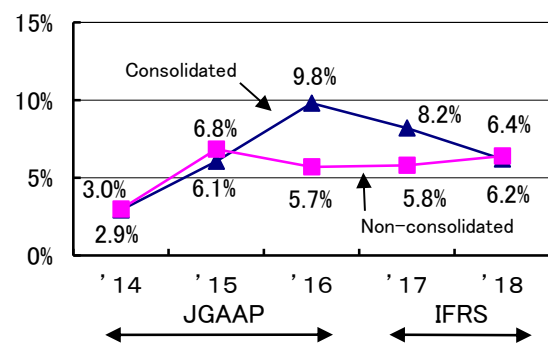


### Non-consolidated

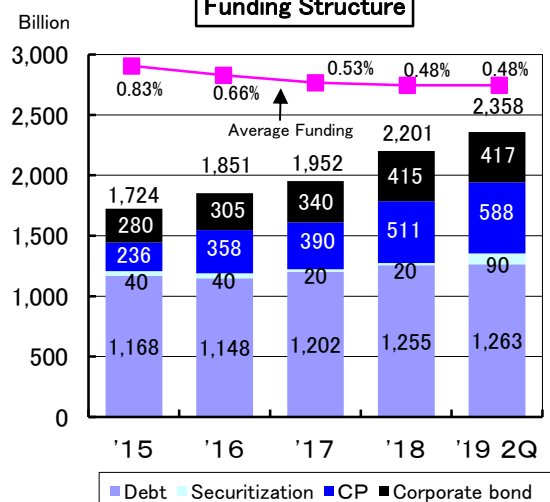
Shareholders' Equity Ratio



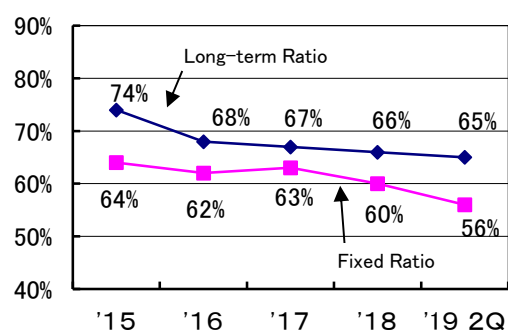
ROE



Funding Structure



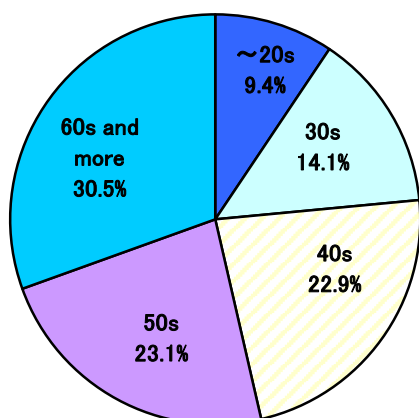
Long-term Ratio/Fixed Ratio



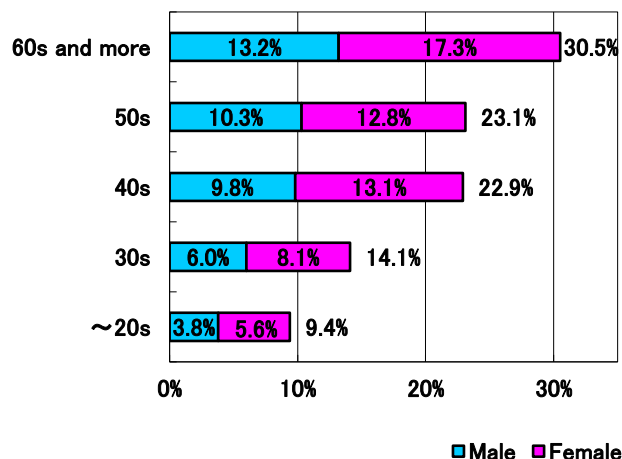
# ◆ Cardholders' Attributes and Usage Trends

as of Mar.31, 2019

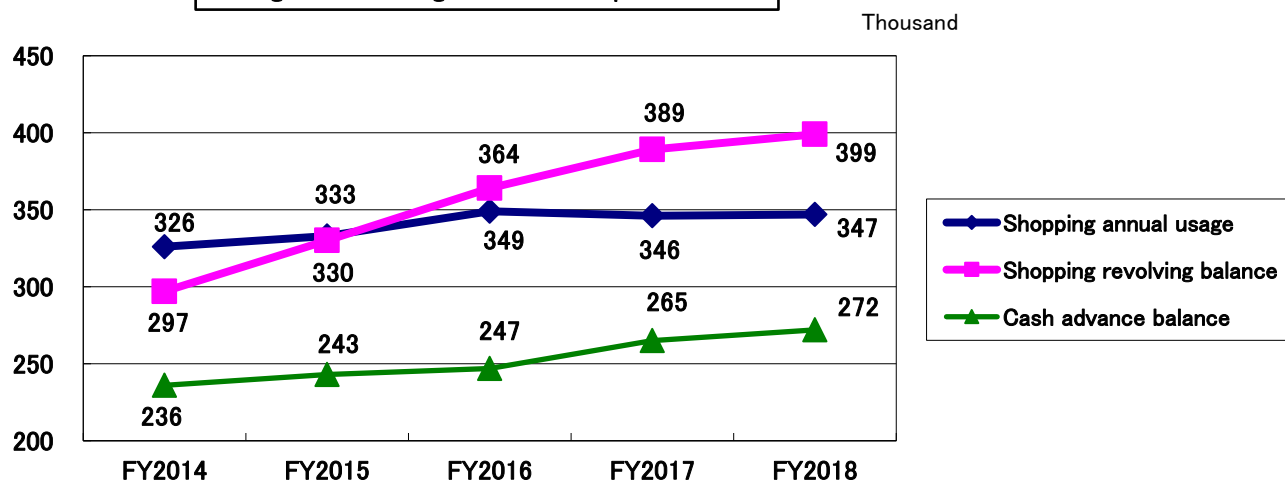
Share by Age



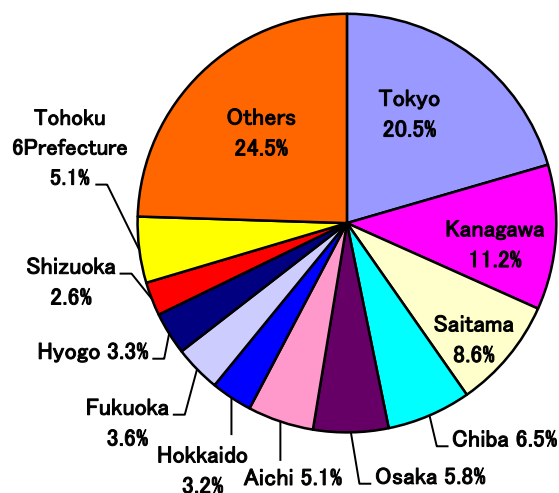
Share by Age and Sex



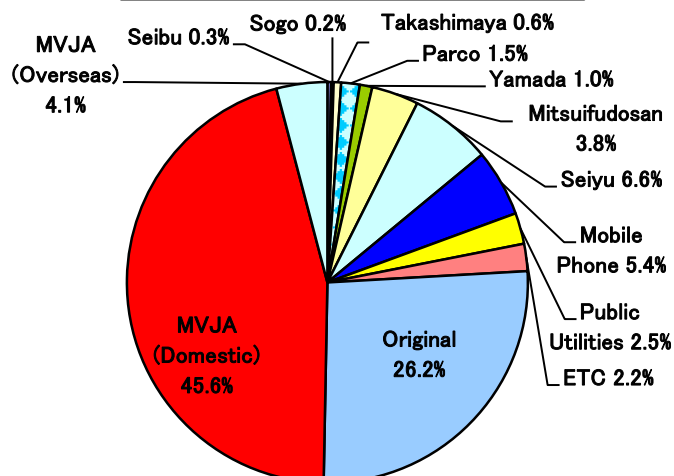
Average Annual Usage and Balance per Customer



Share by Prefecture (Saison)



Share by Shopping Usage Point (Saison)





## ◆ Results of Capital Alliances with Card Companies

as of Sep. 30, 2019

	No. of cards aquired (million)	Total cardholders (million)	Transaction volume (billion)	Operating revenues (billion)	Ordinary income (billion)
<b>Credit Saison (Non-consolidatded)</b>	<b>1.09</b>	<b>26.62</b>	<b>2,569.3</b>	<b>132.7</b>	<b>20.0</b>
<b>Yamada Financial</b> 34.0% (established 06/6)	0.03	1.52	62.9	0.0	0.0
<b>YM Saison</b> 50.0% (established 07/9)	0.00	0.02	2.1	0.0	0.0
<b>Idemitsu Credit</b> 50.0%(invested 03/10)	0.13	3.65	394.6	11.7	1.7
<b>Risona Card</b> 22.4% (invested 04/8)	0.03	1.56	201.6	8.8	1.0
<b>Takashimaya Credit</b> 33.4% (invested 04/8)	0.09	1.52	392.6	10.1	2.3
<b>Shizugin Saison</b> 50.0% (established 06/10)	0.01	0.27	33.1	1.2	0.1
<b>Daiwa House Financial</b> 30.0% (established 06/11)	0.00	0.45	87.6	3.8	0.0
<b>Seven CS Card Service</b> 49.0% (established 09/10)	0.07	3.14	362.2	10.0	1.1
<b>Total</b>	<b>1.42</b>	<b>37.21</b>	<b>4,041.0</b>	<b>178.3</b>	<b>26.2</b>

※“Transaction volume” includes shopping and cash advance.

(参考) 貸借対照表 (2019年9月30日現在)  
Balance Sheets (As of September 30, 2019)

CREDIT SAISON Co., Ltd.

(単位: 百万円、Millions of yen)

Term		2019年3月	2019年9月	増減	Term		2019年3月	2019年9月	増減
科 目	Items	March, 2019	September, 2019	Increase/Decrease	科 目	Items	March, 2019	September, 2019	Increase/Decrease
(資 産 の 部)					(負 債 の 部)				
流 動 資 産	Total Current assets	( 2, 679, 016 )	( 2, 735, 320 )	( 56, 304 )	流 動 負 債	Total Current liabilities	( 1, 243, 082 )	( 1, 290, 948 )	( 47, 866 )
現 金 及 び 預 金	Cash and deposits	60, 052	56, 653	△ 3, 398	支 払 手 形	Notes payable – trade	0	1	0
割 賦 売 掛 金	Accounts receivable - installment	2, 087, 817	2, 127, 187	39, 370	買 掛 金	Accounts payable - trade	315, 926	282, 711	△ 33, 214
リ ー ス 投 資 資 産	Lease investment assets	241, 129	253, 993	12, 864	短 期 借 入 金	Short-term loans payable	239, 960	243, 960	4, 000
営 業 投 資 有 価 証 券	Operational investment securities	35, 140	42, 943	7, 803	1 年 内 返 済 予 定 の 長 期 借 入 金	Current portion of long-term loans payable	91, 279	80, 179	△ 11, 100
商 品	Inventories	113	113	－	1 年 内 償 還 予 定 の 社 債	Current portion of bonds	30, 000	30, 000	－
貯 蔵 品	Supplies	2, 551	1, 776	△ 774	コ マ ー シ ャ ル ・ ペ ー パ ー	Commercial papers	511, 000	588, 000	77, 000
前 払 費 用	Prepaid expenses	4, 067	4, 718	650	1 年 内 返 済 予 定 の 債 権 流 動 化 借 入 金	Current loans payable under credit fluidity	－	2, 156	2, 156
関 係 会 社 短 期 貸 付 金	Short-term loans receivable from subsidiaries and associates	272, 855	250, 907	△ 21, 948	リ ー ス 債 務	Lease obligations	487	529	41
未 収 入 金	Accounts receivable - other	17, 917	39, 642	21, 724	未 払 金	Accounts payable – other	4, 054	3, 063	△ 991
そ の 他	Other	5, 031	5, 326	295	未 払 費 用	Accrued expenses	17, 517	22, 585	5, 068
貸 倒 引 当 金	Allowance for doubtful accounts	△ 47, 660	△ 47, 944	△ 284	未 払 法 人 税 等	Income taxes payable	1, 480	8, 495	7, 014
					預 り 金	Deposits received	10, 488	8, 505	△ 1, 983
固 定 資 産	Total non-current assets	( 426, 487 )	( 439, 624 )	( 13, 137 )	前 受 収 益	Unearned revenue	406	586	179
有形固定資産	Total property, plant and equipment	( 14, 862 )	( 14, 952 )	( 89 )	賞 与 引 当 金	Provision for bonuses	1, 717	1, 716	△ 0
建 物 ( 純 額 )	Buildings, net	5, 312	5, 323	10	役 員 賞 与 引 当 金	Provision for directors' bonuses	113	45	△ 68
車 両 運 搬 具 ( 純 額 )	Vehicles, net	0	0	－	利 息 返 還 損 失 引 当 金	Provision for loss on interest repayment	5, 362	4, 630	△ 732
器 具 備 品 ( 純 額 )	Equipment, net	1, 293	1, 294	0	商 品 券 回 収 損 失 引 当 金	Allowance for uncollected gift certificates	135	133	△ 1
土 地	Land	6, 904	6, 904	－	割 賦 利 益 繰 延	Deferred installment income	9, 339	9, 218	△ 120
リ ー ス 資 産 ( 純 額 )	Leased assets, net	1, 336	1, 372	35	そ の 他	Other	3, 813	4, 431	618
建 設 仮 勘 定	Construction in progress	16	58	42					
					固 定 負 債	Total non-current liabilities	( 1, 456, 668 )	( 1, 472, 044 )	( 15, 375 )
無形固定資産	Total intangible assets	( 144, 639 )	( 141, 232 )	( △ 3, 406 )	社 債	Bonds payable	385, 000	387, 000	2, 000
借 地 権	Leasehold right	14	14	－	長 期 借 入 金	Long-term loans payable	923, 920	938, 520	14, 600
ソ フ ト ウ エ ア	Software	143, 239	138, 788	△ 4, 450	債 権 流 動 化 借 入 金	Long-term loans payable under credit fluidity	20, 000	18, 339	△ 1, 660
リ ー ス 資 産	Leased assets	174	136	△ 38	リ ー ス 債 務	Lease obligations	1, 192	1, 135	△ 57
ソ フ ト ウ エ ア 仮 勘 定	Software in progress	958	2, 041	1, 082	債 務 保 証 損 失 引 当 金	Provision for loss on guarantees	7, 917	7, 914	△ 2
そ の 他	Other	252	252	△ 0	ポ イ ン ト 引 当 金	Provision for point card certificates	104, 963	107, 426	2, 463
					利 息 返 還 損 失 引 当 金	Provision for loss on interest repayment	10, 889	8, 972	△ 1, 917
投資その他の資産	Total investments and other assets	( 266, 984 )	( 283, 440 )	( 16, 455 )	受 入 保 証 金	Guarantee deposits received	1, 023	1, 075	52
投 資 有 価 証 券	Investment securities	88, 223	80, 731	△ 7, 491	そ の 他	Other	1, 763	1, 659	△ 103
関 係 会 社 株 式	Shares of subsidiaries and associates	56, 991	56, 336	△ 655					
関 係 会 社 社 債	Bonds of subsidiaries and associates	－	100	100	負 債 合 計	Total Liabilities	2, 699, 750	2, 762, 992	63, 242
出 資 金	Investments in capital	159	0	△ 159	(純 資 産 の 部)	(Net assets)			
関 係 会 社 出 資 金	Investments in capital of subsidiaries and associates	7, 080	7, 080	－	株 主 資 本	Total shareholders' equity	( 380, 657 )	( 391, 894 )	( 11, 236 )
長 期 貸 付 金	Long-term loans receivable	10, 079	10, 079	－	1 資 本 金	Capital stock	( 75, 929 )	( 75, 929 )	( ー )
関 係 会 社 長 期 貸 付 金	Long-term loans receivable from subsidiaries and associates	34, 270	61, 914	27, 644	2 資 本 剰 余 金	Total capital surpluses	( 84, 100 )	( 84, 100 )	( △ 0 )
長 期 前 払 費 用	Long-term prepaid expenses	29, 590	32, 002	2, 411	(1) 資 本 準 備 金	Legal capital surplus	82, 497	82, 497	－
差 入 保 証 金	Guarantee deposits	2, 772	2, 827	55	(2) その他資本剰余金	Other capital surplus	1, 602	1, 602	△ 0
繰 延 税 金 資 産	Deferred tax assets	31, 214	32, 177	963	3 利 益 剰 余 金	Total retained earnings	( 273, 224 )	( 290, 341 )	( 17, 117 )
そ の 他	Other	6, 614	6, 677	62	(1) 利 益 準 備 金	Legal retained earnings	3, 020	3, 020	－
貸 倒 引 当 金	Allowance for doubtful accounts	△ 9	△ 6, 485	△ 6, 476	(2) その他利益剰余金	Other retained earnings	270, 204	287, 321	17, 117
					別 途 積 立 金	General reserve	232, 455	247, 455	15, 000
繰 延 資 産	Total deferred assets	( 1, 780 )	( 1, 779 )	( △ 1 )	繰 越 利 益 剰 余 金	Retained earnings brought forward	37, 749	39, 866	2, 117
社 債 発 行 費	Bond issuance cost	1, 780	1, 779	△ 1	4 自 己 株 式	Treasury shares	( △ 52, 596 )	( △ 58, 476 )	( △ 5, 880 )
					評価・換算差額等	Total valuation and translation adjustments	( 26, 875 )	( 21, 836 )	( △ 5, 039 )
					1 その他有価証券評価差額金	Valuation difference on available-for-sale securities	27, 294	22, 230	△ 5, 064
					2 繰延ヘッジ損益	Deferred gains or losses on hedges	△ 418	△ 393	25
資 産 合 計	Total assets	3, 107, 284	3, 176, 724	69, 440	純 資 産 合 計	Total net assets	407, 533	413, 731	6, 197
					負債及び純資産合計	Total liabilities and net assets	3, 107, 284	3, 176, 724	69, 440

(参考) 損 益 計 算 書 (2019年4月1日 ~ 2019年9月30日)  
Statements of Income (From April 1, 2019 to September 30, 2019)

CREDIT SAISON Co., Ltd.

(単位:百万円、Millions of yen)

Term		2018年9月 (18/04－18/09)			2019年9月 (19/04－19/09)			増減 Increase/Decrease		
科 目	Items									
営 業 収 益	Operating revenue									
ペイメント事業収益	Income from the payment business		102,359			106,481		4,121		
リース事業収益	Income from the leases business		6,389			6,125		△ 263		
ファイナンス事業収益	Income from the finance business		17,077			17,688		611		
不動産関連事業収益	Income from the real estate business									
不動産関連事業収益	Revenue from the real estate business	11			11			0		
不動産関連事業原価	Cost of the real estate business	0	10		0	10		0		
金融収益	Financial revenues		2,161			2,431		270		
計	Total		127,998	100.0%		132,738	100.0%	4,740		103.7%
営 業 費 用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		108,224	84.6%		110,361	83.1%	2,137		102.0%
金 融 費 用	Financial expenses		4,850	3.8%		5,338	4.0%	487		110.0%
計	Total		113,074	88.3%		115,699	87.2%	2,624		102.3%
営 業 利 益	Operating income		14,923	11.7%		17,039	12.8%	2,116		114.2%
営 業 外 収 益	Non-operating income		3,367	2.6%		3,179	2.4%	△ 187		94.4%
営 業 外 費 用	Non-operating expenses		81	0.1%		203	0.2%	121		248.9%
経 常 利 益	Ordinary income		18,209	14.2%		20,016	15.1%	1,807		109.9%
特 別 利 益	Extraordinary income		136	0.1%		20,770	15.6%	20,634		15211.4%
特 別 損 失	Extraordinary loss		965	0.8%		6,780	5.1%	5,814		702.0%
税引前四半期純利益	Income before income taxes		17,379	13.6%		34,006	25.6%	16,627		195.7%
法人税、住民税及び事業税	Income taxes-current	1,056			8,301			7,244		785.6%
法 人 税 等 調 整 額	Income taxes-deferred	4,555	5,611	4.4%	1,235	9,536	7.2%	△ 3,319	3,924	27.1%
四半期純利益	Net income		11,767	9.2%		24,470	18.4%	12,702		207.9%

		2018年9月	2019年9月
自己資本比率	Shareholders' equity/total assets	13.7%	13.0%
総資産利益率	ROA	0.41%	0.78%
自己資本利益率	ROE	2.94%	5.96%

貸 借 対 照 表（2019年8月31日現在）  
Balance Sheet (As of August 31, 2019)

（単位：百万円、Millions of yen）

科 目	Term	2019年2月 February, 2019	2019年8月 August, 2019	増減 Increase/Decrease	科 目	Term	2019年2月 February, 2019	2019年8月 August, 2019	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	122,471	120,057	△ 2,413	流動負債	Current liabilities	189,691	185,487	△ 4,204
現金及び預金	Cash and deposits	3,033	3,044	10	支払手形及び買掛金	Notes and accounts payable-trade	365	620	255
受取手形及び営業未収入金	Notes and operating accounts receivable	222	138	△ 84	短期借入金	Short-term loans payable	185,150	180,000	△ 5,150
たな卸資産	Inventories	101,214	97,465	△ 3,749	未払金・未払費用	Accounts payable-other and accrued expenses	478	579	101
買取債権	Purchased receivables	16,645	18,949	2,303	預り保証金	Guarantee deposited	1,488	1,431	△ 57
求償債権	Guarantor's claims	21	24	2	その他	Other	2,209	2,856	646
短期貸付金	Short-term loans receivable	32	28	△ 3					
その他	Other	3,023	2,107	△ 915					
貸倒引当金	Allowance for doubtful accounts	△ 1,723	△ 1,700	23					
					固定負債	Noncurrent liabilities	1,509	1,675	165
固定資産	Noncurrent assets	76,540	75,572	△ 967	瑕疵保証引当金	Provision for guarantees for defects	17	16	△ 1
有形固定資産	Property, plant and equipment	41,177	40,728	△ 448	預り保証金	Guarantee deposited	1,088	1,070	△ 17
無形固定資産	Intangible assets	93	118	24	その他	Other	404	588	184
投資その他の資産	Investments and other assets	35,269	34,725	△ 543					
整理事業関連資産	Liquidation business assets	34,270	32,196	△ 2,073					
その他	Other	4,000	4,324	323					
貸倒引当金	Allowance for doubtful accounts	△ 3,002	△ 1,795	1,206					
					負債合計	Total liabilities	191,201	187,162	△ 4,038
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	7,810	8,468	657
					資本金	Capital stock	50	50	—
					資本剰余金	Capital surplus	50	50	—
					利益剰余金	Retained earnings	7,710	8,367	657
					評価・換算差額等	Valuation and translation adjustments	0	0	0
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	0	0	0
					非支配株主持分	Non-controlling interests	—	—	—
					純資産合計	Total net assets	7,810	8,468	657
資産合計	Total assets	199,011	195,630	△ 3,381	負債純資産合計	Total liabilities and net assets	199,011	195,630	△ 3,381

## 損 益 計 算 書 (2019年3月1日 ~ 2019年8月31日)

## Statement of Income (March 1, 2019 to August 31, 2019)

(単位:百万円、Millions of yen)

科 目	Term	2018年8月 (18/03－18/08)	2019年8月 (19/03－19/08)	増減 Increase/Decrease
売上高	Net sales	15,940	20,044	4,103
売上原価	Cost of sales	8,738	13,239	4,500
売上総利益	Gross profit	7,201	6,804	△ 397
販売費及び一般管理費	Selling, general and administrative expenses	3,885	3,909	23
営業利益	Operating income	3,316	2,895	△ 421
営業外収益	Non-operating income	650	609	△ 40
営業外費用	Non-operating expenses	1,340	1,404	64
経常利益	Ordinary income	2,626	2,100	△ 526
特別利益	Extraordinary income	－	－	－
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	2,626	2,100	△ 526
匿名組合分配額	Dividend distribution from silent partnerships	－	－	－
税金等調整前四半期純利益	Income before income taxes and minority interests	2,626	2,100	△ 526
法人税等	Income taxes	964	1,442	477
非支配株主利益に帰属する四半期純利益	Profit attributable to non-controlling interests	－	－	－
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	1,661	657	△ 1,003

貸 借 対 照 表 (2019年9月30日現在)  
Balance Sheets (As of September 30, 2019)

(単位: 百万円、Millions of yen)

科 目	Items	2019年3月 March, 2019	2019年9月 September, 2019	増減 Increase/Decrease	科 目	Items	2019年3月 March, 2019	2019年9月 September, 2019	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	102,279	113,699	11,420	流動負債	Current liabilities	83,587	94,694	11,107
現金及び預金	Cash and deposits	1,264	1,284	20	短期借入金	Short-term loans payable	81,800	92,900	11,100
営業貸付金	Operating loans	89,794	96,323	6,529	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	11,124	15,712	4,588	リース債務	Lease obligations	6	10	4
未収入金	Accounts receivable	235	290	54	未払金	Accounts payable-other	229	126	△ 103
前払費用	Prepaid expenses	27	48	20	未払費用	Accrued expenses	366	235	△ 131
未収収益	Accrued income	824	829	5	未払法人税	Income taxes payable	37	490	452
繰延税金資産	Deferred tax assets	972	565	△ 407	利息返還損失引当金	Provision for loss on interest repayment	569	308	△ 260
その他流動資産	Other current assets	925	867	△ 58	債務保証引当金	Provision for loss on guarantees	306	328	21
貸倒引当金	Allowance for doubtful accounts	△ 2,890	△ 2,223	667	その他流動負債	Other current liabilities	270	295	24
					固定負債	Noncurrent liabilities	904	955	51
固定資産	Noncurrent assets	1,858	2,135	277	長期借入金	Long-term loans payable	—	—	—
有形固定資産	Property, plant and equipment	396	431	35	リース債務	Lease obligations	32	23	△ 8
土 地	Land	203	203	—	長期未払金	Long-term accounts payable	0	0	△ 0
建 物	Buildings	120	116	△ 3	利息返還損失引当金	Provision for loss on interest repayment	871	931	60
器具及び備品等	Furniture and fixtures	38	81	43					
リース資産	Lease assets	34	29	△ 4					
無形固定資産	Intangible assets	356	479	122					
ソフトウェア	Software	80	73	△ 6					
無形建設仮勘定	Intangible construction in progress	272	401	128					
電話加入権	Telephone subscription right	4	4	—					
投資等	Investments and other assets	1,105	1,225	120	負債合計	Total liabilities	84,491	95,650	11,158
投資有価証券	Investment securities	484	491	6	(純資産の部)	(Net assets)			
固定化営業債権	Long-term loans receivable	15	15	△ 0	株主資本	Shareholders' equity	19,604	20,139	534
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	538	647	109	利益剰余金	Retained earnings	15,104	15,638	534
その他投資等	Other assets	80	84	4					
貸倒引当金	Allowance for doubtful accounts	△ 13	△ 13	0	評価・換算差額等	Valuation and translation adjustments	41	45	4
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	41	45	4
					純資産合計	Total net assets	19,645	20,184	538
資産合計	Total assets	104,137	115,834	11,697	負債及び純資産合計	Total liabilities and net assets	104,137	115,834	11,697

# 損益計算書（2019年4月1日～2019年9月30日）

## Statements of Income (From April 1, 2019 to September 30, 2019)

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9月 18/04－18/09	2019年9月 19/04－19/09	増減 Increase/Decrease
営業収益	Operating revenues	4,212	4,725	512
営業費用	Operating expenses	2,494	2,650	156
金融費用	Financial expenses	517	652	135
販売費及び一般管理費	Selling, general and administrative expenses	1,976	1,997	20
営業利益	Operating income	1,718	2,074	356
営業外収益	Non-operating income	67	89	21
営業外費用	Non-operating expenses	—	—	—
経常利益	Ordinary income	1,785	2,163	378
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	1,784	2,163	379
法人税、住民税及び事業税	Income taxes-current	457	733	275
法人税等調整額	Income taxes-deferred	146	139	△ 6
四半期純利益	Net income	1,179	1,290	111