

2020年3月期 決算資料

Reference Materials for the year ended March 31, 2020

2020年 5月 15日
May 15, 2020



経営企画部

Corporate Planning Dept.
03-3988-2110

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
<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	6,7

ファクトブック

Fact Book

<input type="checkbox"/> 経営成績	Operating Results	8
<input type="checkbox"/> カード主要指標	Main Indices (Non-consolidated)	9
<input type="checkbox"/> 債権リスク	Credit Risk Trends	10
<input type="checkbox"/> 財務指標	Funding Structure	11
<input type="checkbox"/> カード属性・利用動向	Cardholders Attribute and Usage	12
<input type="checkbox"/> 資本提携実績	Results of Card Companies with Capital Alliances	13

参考資料

For Reference

<input type="checkbox"/> (株)アトリウムの貸借対照表	Atrium Co. Ltd. Balance Sheets	14
<input type="checkbox"/> (株)アトリウムの損益計算書	Atrium Co. Ltd. Statements of Income	15
<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	16
<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	17

◆ 取扱高の実績 / Total Transaction Volume

単位: 百万円 / (¥ Million)

	2019/3	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	4,788,537	102.3	54.4	4,946,908	103.3	55.3
カードキャッシング Cash advances	242,980	97.9	2.8	237,555	97.8	2.7
カード事業計 Credit card total	5,031,517	102.0	57.2	5,184,463	103.0	58.0
証書ローン Member's Loan	1,392	96.9	0.0	1,258	90.4	0.0
プロセッシング・他社カード代行 Agency services	3,014,831	104.9	34.3	2,985,255	99.0	33.4
ペイメント関連 Payment related	25,752	84.0	0.3	28,978	112.5	0.3
ペイメント事業計 Payment business total	8,073,494	103.0	91.8	8,199,955	101.6	91.7
リース事業 Leases	115,589	100.9	1.3	127,178	110.0	1.4
信用保証 Guarantees	114,277	86.6	1.3	101,510	88.8	1.1
不動産担保ローン Mortgage loans	207,959	129.4	2.4	175,621	84.4	2.0
その他 Others	287,830	119.0	3.3	341,131	118.5	3.8
ファイナンス関連 Finance related	495,790	123.1	5.6	516,752	104.2	5.8
ファイナンス事業計 Finance business total	610,068	114.1	6.9	618,263	101.3	6.9
その他の事業 Other businesses	22	97.5	0.0	23	101.7	0.0
取扱高合計 Volume of new contracts	8,799,174	103.7	100.0	8,945,420	101.7	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)

	2019/3	増減 Increase/Decrease	前年比% YOY Change (%)	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	1,069,995	41,414	104.0	1,044,962	△ 25,033	97.7
(内 リボルビング) (include revolving)	422,553	8,328	102.0	426,826	4,272	101.0
カードキャッシング Cash advances	218,007	814	100.4	218,897	889	100.4
カード事業計 Credit card total	1,288,003	42,229	103.4	1,263,860	△ 24,143	98.1
証書ローン Member's Loan	5,367	△ 1,008	84.2	4,677	△ 690	87.1
プロセッシング・他社カード代行 Agency services	110,083	9,001	108.9	94,502	△ 15,581	85.8
ペイメント関連 Payment related	337	44	115.1	411	73	121.8
ペイメント事業計 Payment business total	1,403,793	50,266	103.7	1,363,451	△ 40,341	97.1
リース事業 Leases	67,422	800	101.2	70,438	3,015	104.5
信用保証 Guarantees	1,403 (274,716)	△ 8 (△ 9,279)	99.4 (96.7)	1,364 (261,835)	△ 39 (△ 12,880)	97.2 (95.3)
不動産担保ローン Mortgage loans	519,823	164,829	146.4	631,279	111,455	121.4
その他 Others	95,374 (114,424)	20,821 (37,060)	127.9 (147.9)	130,623 (177,886)	35,248 (63,461)	137.0 (155.5)
ファイナンス関連 Finance related	615,197 (634,247)	185,651 (201,890)	143.2 (146.7)	761,902 (809,165)	146,704 (174,917)	123.8 (127.6)
ファイナンス事業計 Finance business total	616,601 (908,963)	185,642 (192,610)	143.1 (126.9)	763,267 (1,071,001)	146,665 (162,037)	123.8 (117.8)
割賦売掛金残高計 Installment accounts receivable	2,087,817 (2,380,179)	236,710 (243,678)	112.8 (111.4)	2,197,156 (2,504,891)	109,339 (124,711)	105.2 (105.2)
リース投資資産 Leased investment assets	241,129	9,355	104.0	257,713	16,583	106.9

◆ () 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 150億円(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)

	2019/3	増減 Increase/Decrease	前年比% YOY Change (%)	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit-card-related shopping services	1,069,995	41,414	104.0	1,059,962	△ 10,033	99.1

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2019/3	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	135,751	103.0	52.4	140,136	103.2	52.3
カードキャッシング Cash advances	32,538	99.1	12.6	32,376	99.5	12.1
カード事業計 Credit card total	168,290	102.2	65.0	172,513	102.5	64.4
証書ローン Member's Loan	680	76.0	0.3	588	86.4	0.2
プロセッシング・他社カード代行 Agency services	28,439	104.4	11.0	31,260	109.9	11.7
ペイメント関連 Payment related	9,802	106.5	3.8	10,111	103.1	3.8
ペイメント事業計 Payment business total	207,213	102.6	80.0	214,473	103.5	80.0
リース事業 Leases	12,721	98.9	4.9	12,264	96.4	4.6
信用保証 Guarantees	16,970	99.2	6.6	16,628	98.0	6.2
不動産担保ローン Mortgage loans	12,631	137.5	4.9	13,995	110.7	5.2
その他 Others	5,019	125.6	1.9	6,051	120.5	2.3
ファイナンス関連 Finance related	17,651	133.9	6.8	20,046	113.6	7.5
ファイナンス事業計 Finance business total	34,621	114.3	13.4	36,674	105.9	13.7
その他の事業 Other business	20	97.0	0.0	21	102.9	0.0
金融収益 Financial revenue	4,440	94.3	1.7	4,586	103.3	1.7
営業収益計 Total operating revenue	259,018	103.7	100.0	268,020	103.5	100.0

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◆「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.

	2019/3	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	75,044	102.0	55.3	78,280	104.3	55.9
リボ残高収益 Revenues from Revolving Credit	52,301	104.7	38.5	53,096	101.5	37.9
年会費 Annual membership Fees	8,405	101.4	6.2	8,758	104.2	6.2
合計 Total	135,751	103.0	100.0	140,136	103.2	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)

	2019/3	増減 Increase/Decrease	前年比% YOY Change (%)	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	36,018	△ 6,028	85.7	38,372	2,354	106.5
貸倒引当金繰入額 Provision for losses on accounts receivable	23,507	2,531	112.1	23,928	421	101.8
利息返還損失引当金繰入額 Provision for losses for interest repayment	—	—	—	10,784	10,784	—
債務保証損失引当金繰入額 Provision for losses on guarantees	7,910	911	113.0	7,830	△ 80	99.0
役員報酬 Directors' and statutory auditors' compensation	395	△ 66	85.7	410	15	103.9
従業員給料及び賞与 Employees' salaries and bonuses	19,877	△ 135	99.3	18,776	△ 1,100	94.5
賞与引当金繰入額 Provision for bonus payable	1,717	29	101.8	1,657	△ 59	96.5
退職給付費用 Retirement provisions	802	128	119.1	785	△ 17	97.9
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	113	△ 36	75.8	119	6	105.3
福利厚生費 Health and welfare benefits	3,487	61	101.8	3,328	△ 158	95.5
通信交通費 Communication and travel expenses	11,364	△ 2,120	84.3	12,615	1,250	111.0
租税公課 Taxes	7,294	86	101.2	8,220	926	112.7
賃借料 Rental fees	1,561	22	101.5	1,711	149	109.6
支払手数料 Fees paid	82,198	6,206	108.2	85,122	2,924	103.6
減価償却費 Depreciation expenses	13,568	7,199	213.0	14,435	866	106.4
その他 Others	5,907	△ 157	97.4	7,694	1,786	130.2
合計 Total	215,726	8,633	104.2	235,794	20,068	109.3

◆ 貸倒償却の実額 / Credit Losses

	2019/3	増減 Increase/Decrease	前年比% YOY Change (%)	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	29,068	2,493	109.4	33,209	4,141	114.2

◆ 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)

2020/03			
変動金利資産 Variable-rate assets	997	変動金利負債 Variable-rate liabilities	956 (971)
準固定金利資産 Semi-fixed-rate assets	663	固定金利負債 Fixed-rate liabilities	1,420 (1,420)
固定金利資産 Fixed-rate assets	356	非金利負債 Non-interest-bearing liabilities	429
非金利資産 Non-interest-earning assets	1,193 (1,208)	資本 Shareholder's equity	404
資産合計 Total assets	3,210 (3,225)	負債・資本合計 Total liabilities and shareholder's equity	3,210 (3,225)

GAP額 GAP amount	△ 41 (△26)
GAP率 GAP rate	- -

◆ 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.

(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年度実績 2019年度実績 2020年度見込
Fiscal 18 Fiscal 19 Fiscal 20
Actual 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	199,011	181,579		< Comprehensive Real Estate Business & Loan Servicing (Debt collection) 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 collection of the debts.
	純 資 産	Shareholders' Equity	7,810	9,680		
	剰 余 金	Retained Earnings	7,710	9,580		
	営 業 収 益	Operating Revenue	※1 14,616	※1 12,725		
	経 常 利 益	Ordinary Income	5,043	3,893		
	当 期 利 益	Net Income	3,205	1,869		
(株)セゾンパーソナルプラス SAISON PERSONAL PLUS COMPANY LIMITED. 100.0% (100.0%)	総 資 産	Total Assets	6,162	6,821		< 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	5,224	5,818		
	剰 余 金	Retained Earnings	3,822	4,416		
	営 業 収 益	Operating Revenue	7,340	7,833		
	経 常 利 益	Ordinary Income	535	730		
	当 期 利 益	Net Income	348	473		
(株)セゾンファンデックス Saison Fundex Corporation 100.0% (100.0%)	総 資 産	Total Assets	103,896	121,498		< 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	19,309	21,279		
	剰 余 金	Retained Earnings	14,768	16,751		
	営 業 収 益	Operating Revenue	※2 9,679	9,562		
	経 常 利 益	Ordinary Income	※2 3,276	3,618		
	当 期 利 益	Net Income	※2 2,478	2,403		
(株)コンチェルト CONCERTO CO.,LTD. 96.9% (100.0%)	総 資 産	Total Assets	40,838	42,357		< Amusement Facilities Business, Real Estate Leasing Business > - In the Amusement Facilities Business, the Group manages 21 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	32,610	34,161		
	剰 余 金	Retained Earnings	14,711	16,262		
	営 業 収 益	Operating Revenue	※1 10,602	※1 10,567		
	経 常 利 益	Ordinary Income	2,222	2,262		
	当 期 利 益	Net Income	1,348	1,550		

・For Atrium Group and Concerto, gross profit (※1) is shown after deducting the cost from the amount of sales.

・Due to the change of Saison Fundex Corporation's closing period from Jan to March, the results for Fiscal 2018 is accounted from 2017 Feb to 2018 March (14 months). □

(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年度実績 2019年度実績 2020年度見込
Fiscal 18 Fiscal 19 Fiscal 20
Actual Actual Estimate

事業内容・他
Business & others

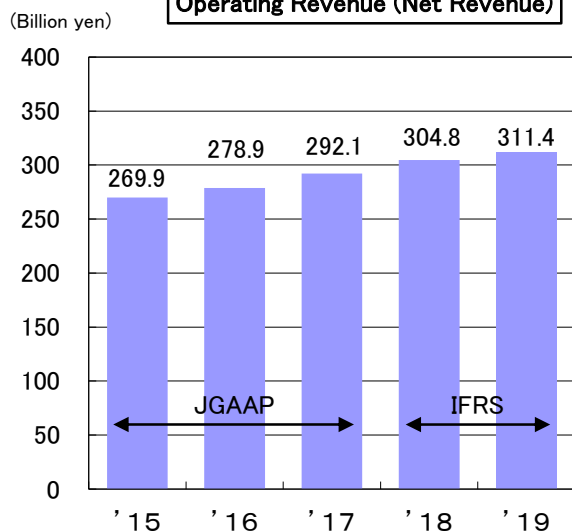
■持分法適用会社 = 関連会社 **Affiliates Account For By the Equity Method** 単位: 百万円 / (¥ Million)

持分法適用会社（関連会社）		All Items Account for by the Equity Method		単位：百万円（千：million）		
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総 資 産	Total Assets	20,640	19,690		< Information Service Industry >
	純 資 産	Shareholders' Equity	13,084	12,935		Financial IT service business, retail integrated solution business, and HULFT business providing telecommunications middleware sales and solutions.
	剰 余 金	Retained Earnings	10,228	10,217		
	営 業 収 益	Operating Revenue	8,674	9,295		
	経 常 利 益	Ordinary Income	2,346	3,488		
	当 期 利 益	Net Income	2,034	1,024		
	46.8% (46.8%)					
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総 資 産	Total Assets	179,141	181,525		< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	32,940	35,162		-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. -Idemitsu Cash Prepaid Card was issued, which could be used as both a cash member card and prepaid card. Idemitsu Biz Card was issued as a 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	29,040	31,262		
	営 業 収 益	Operating Revenue	23,460	23,893		
	経 常 利 益	Ordinary Income	4,003	3,567		
	当 期 利 益	Net Income	2,786	2,500		
	50.0% (50.0%)					
りそなカード㈱ Resona Card Co., Ltd.	総 資 産	Total Assets	95,397	94,778		< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	33,122	34,602		-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.
	剰 余 金	Retained Earnings	31,435	32,964		
	営 業 収 益	Operating Revenue	16,687	17,697		
	経 常 利 益	Ordinary Income	1,529	2,010		
	当 期 利 益	Net Income	1,444	1,564		
	22.4% (22.4%)					
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総 資 産	Total Assets	13,123	15,230		< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	1,924	2,120		-October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and 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	△ 1,075	△ 880		
	営 業 収 益	Operating Revenue	2,453	2,655		
	経 常 利 益	Ordinary Income	341	299		
	当 期 利 益	Net Income	223	195		
	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	42,494	37,381		< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	815	898		-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	△ 1,284	△ 1,202		
	営 業 収 益	Operating Revenue	7,058	7,791		
	経 常 利 益	Ordinary Income	82	135		
	当 期 利 益	Net Income	△ 200	82		
	30.0% (30.0%)					
高島屋ファイナンシャル・パートナーズ㈱ Takashimaya Financial Partners Co., Ltd.	総 資 産	Total Assets	99,914	104,132		< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	32,542	35,175		-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, the business relationship has strengthened in July 2006. -March 2019: Joined with Takashimaya Insurance Co., Ltd. and changed its company name to Takashimaya Financial Partners Co., Ltd. As a comprehensive financial company of Takashimaya Group, with a strong commitment to customer first policy, its aim is to expand itself into a trustworthy partner of comprehensive financial company.
	剰 余 金	Retained Earnings	29,242	31,875		
	営 業 収 益	Operating Revenue	19,165	20,697		
	経 常 利 益	Ordinary Income	4,906	4,518		
	当 期 利 益	Net Income	3,188	2,951		
	30.5% (30.5%)					
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd.	総 資 産	Total Assets	151,128	149,720		< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	36,026	36,780		-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 7 & i possesses as Japan's largest distribution group.
	剰 余 金	Retained Earnings	14,026	14,780		
	営 業 収 益	Operating Revenue	20,037	20,142		
	経 常 利 益	Ordinary Income	2,472	2,151		
	当 期 利 益	Net Income	1,587	1,361		
	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

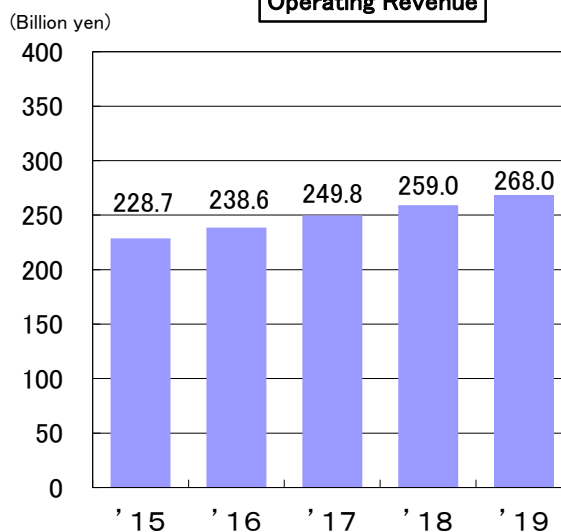
Consolidated

Operating Revenue (Net Revenue)

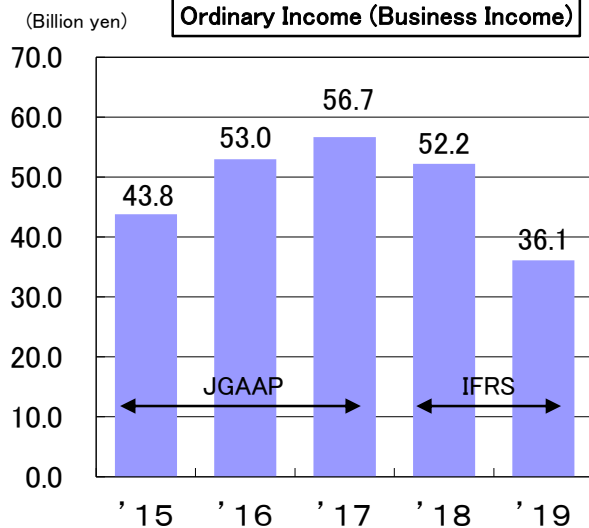


Non-consolidated

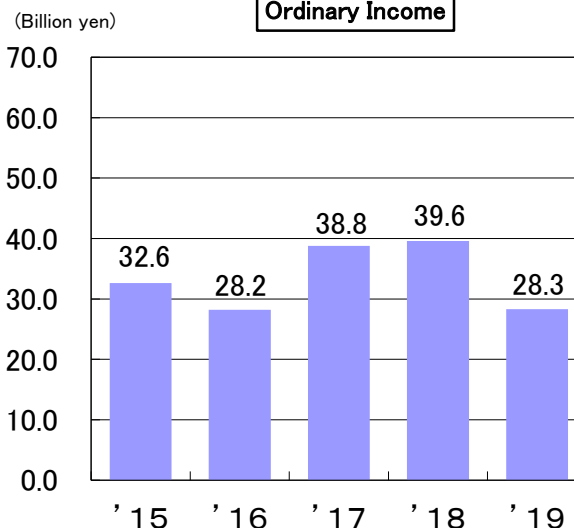
Operating Revenue



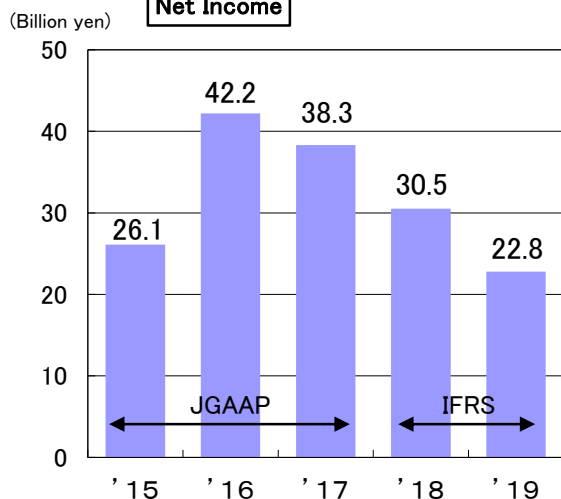
Ordinary Income (Business Income)



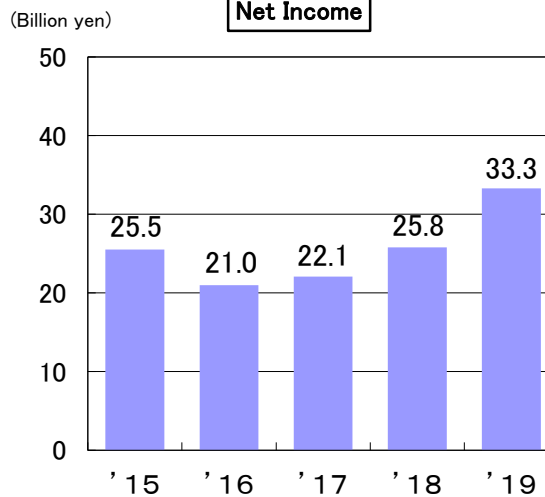
Ordinary Income



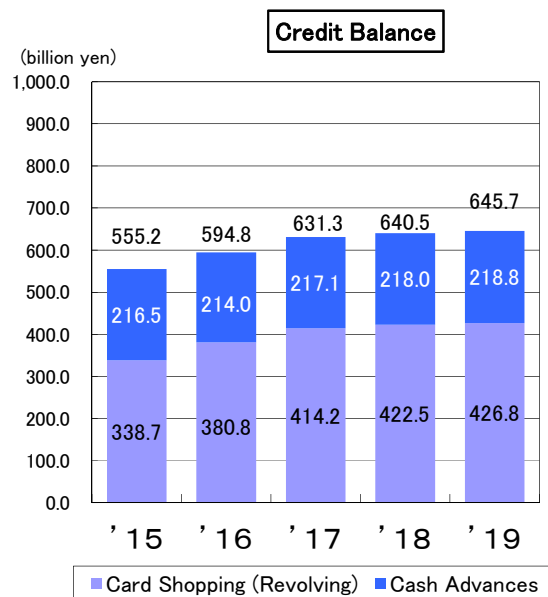
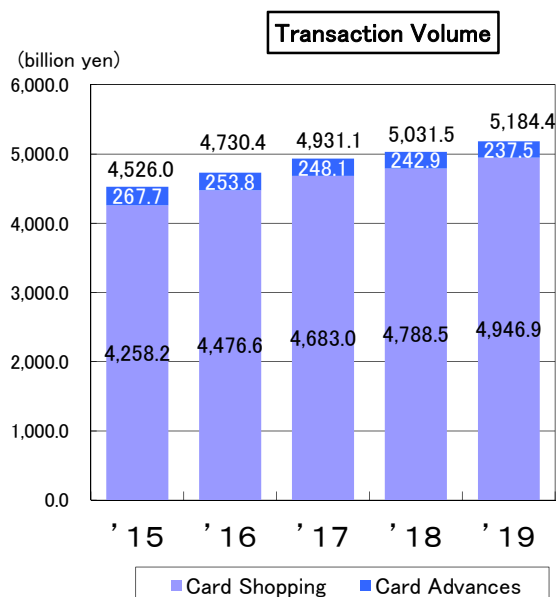
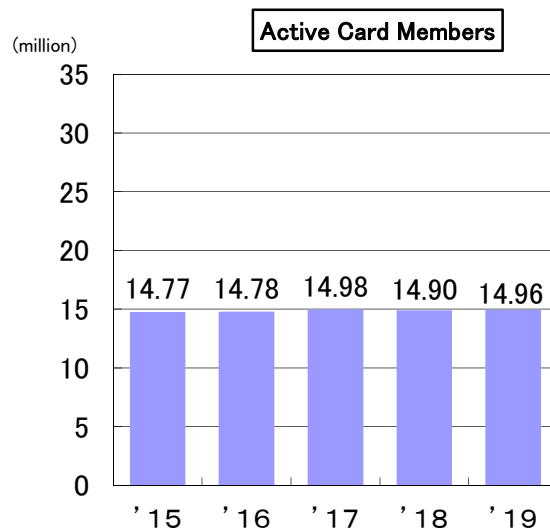
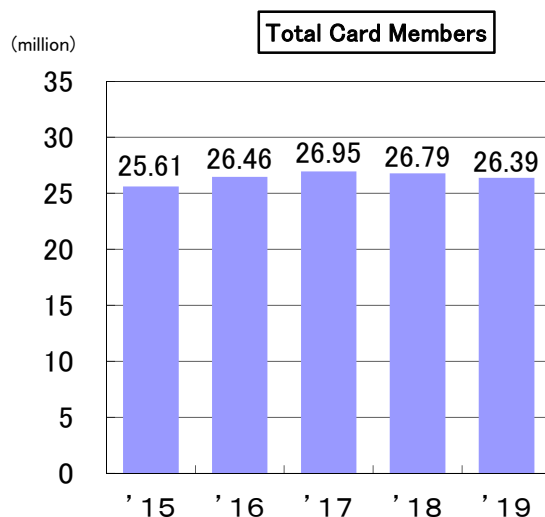
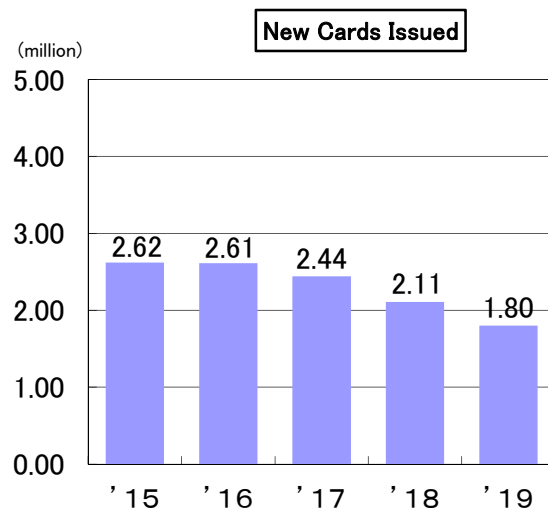
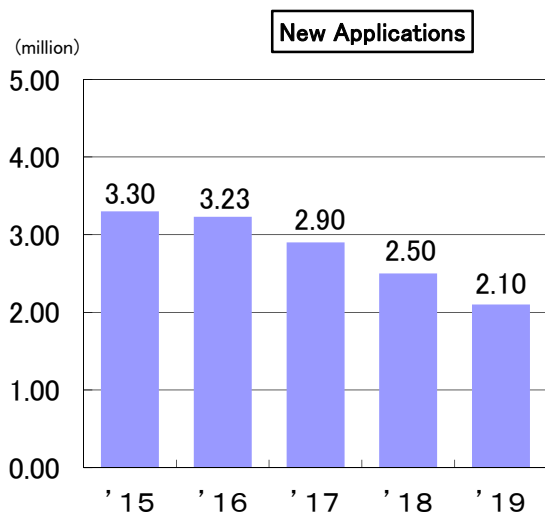
Net Income



Net Income

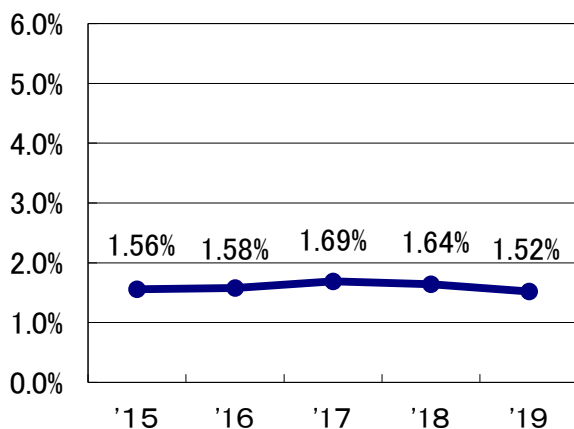


◆ Main Indices

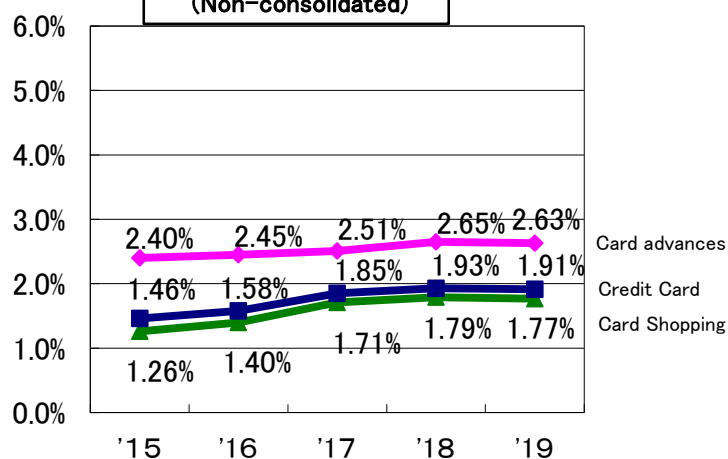


◆ Credit Risks

Delinquency over 90 days (Consolidated)

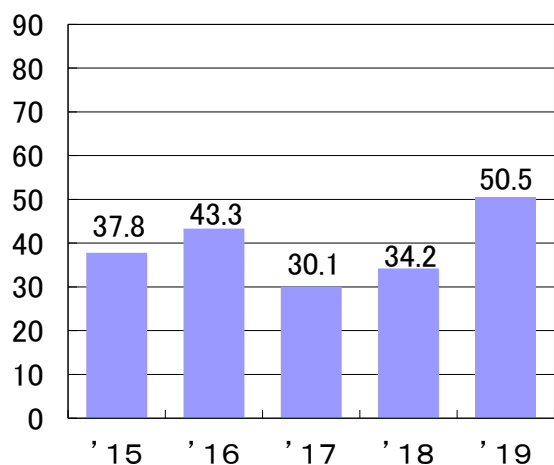


Delinquency over 90 days (Non-consolidated)



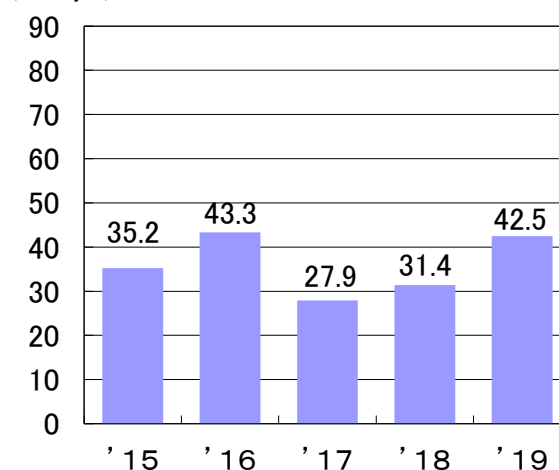
(billion yen)

Credit Cost (Consolidated)

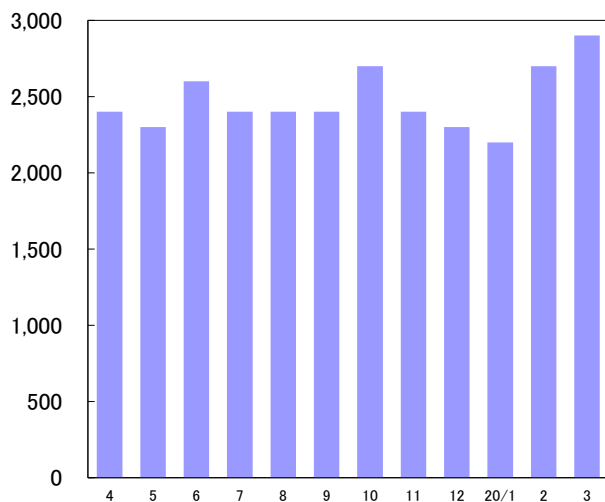


(billion yen)

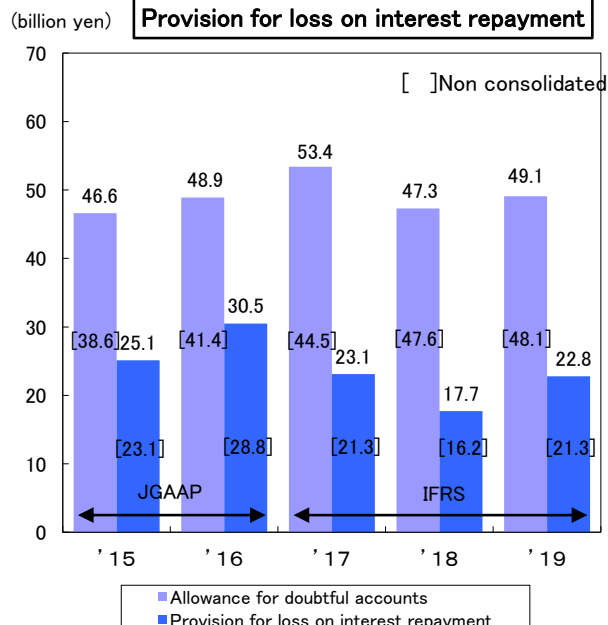
Credit Cost (Non-consolidated)



Trends in new interest repayment claims

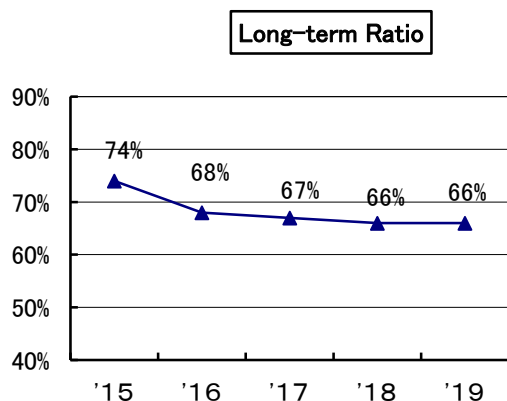
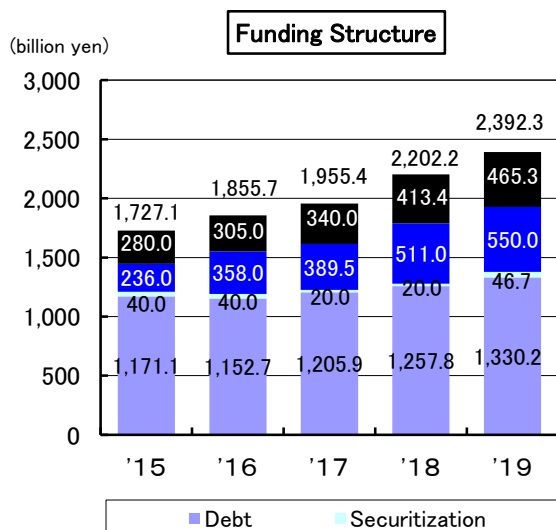
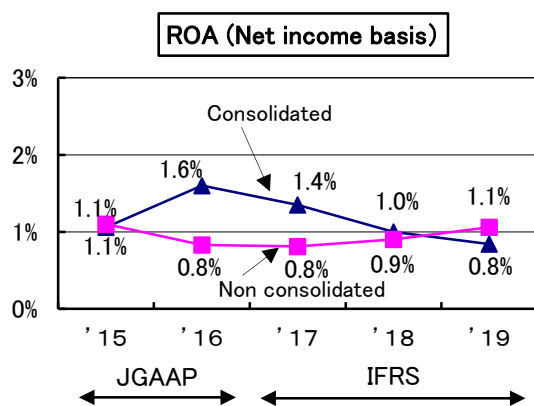
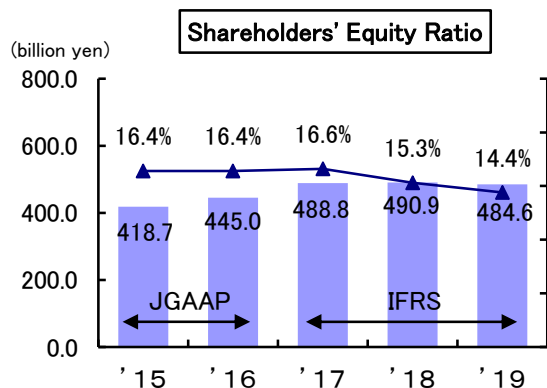


Allowance for doubtful accounts
Provision for loss on interest repayment

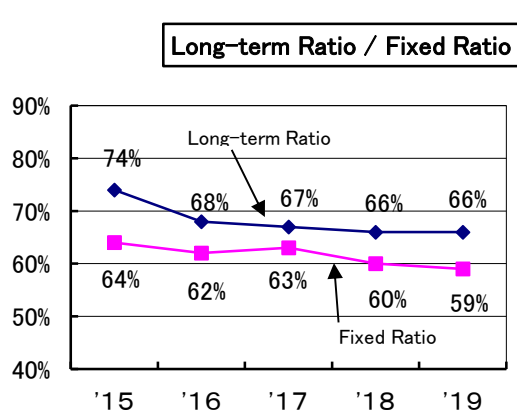
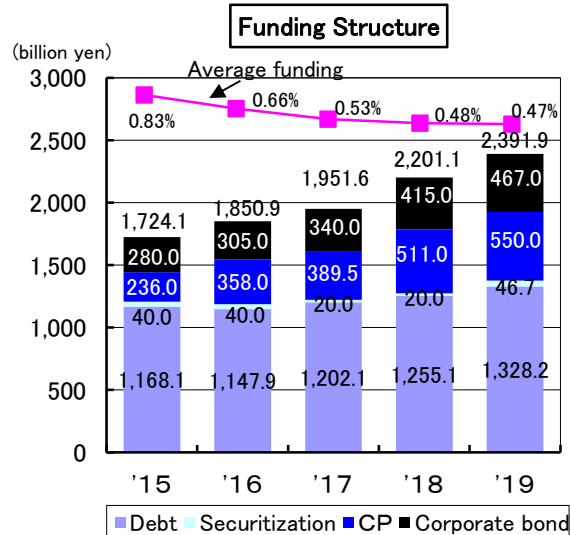
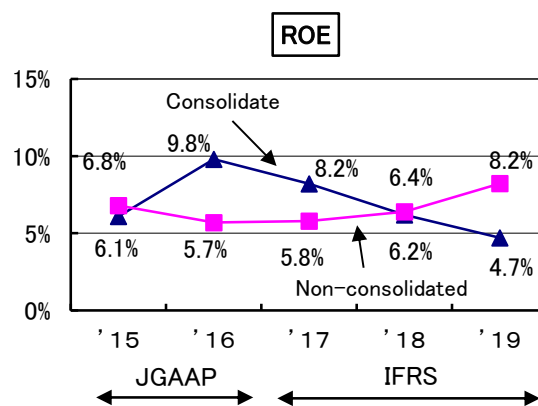
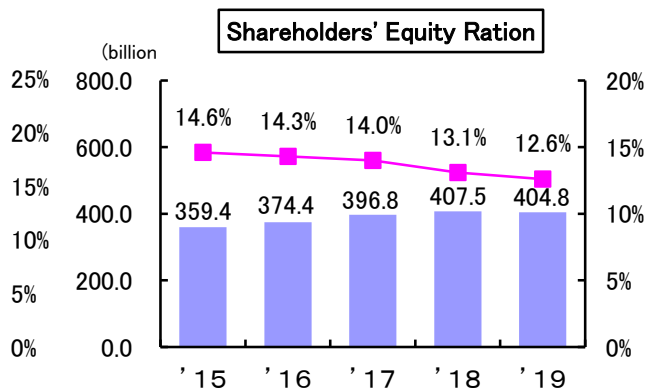


◆ Financial Indices

Consolidated



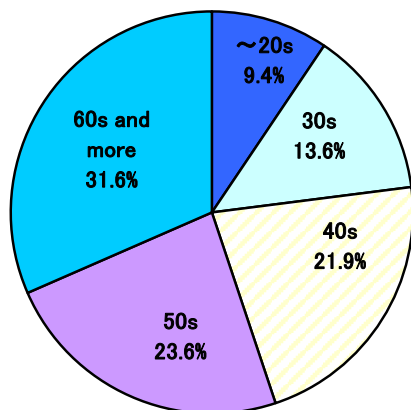
Non-consolidated



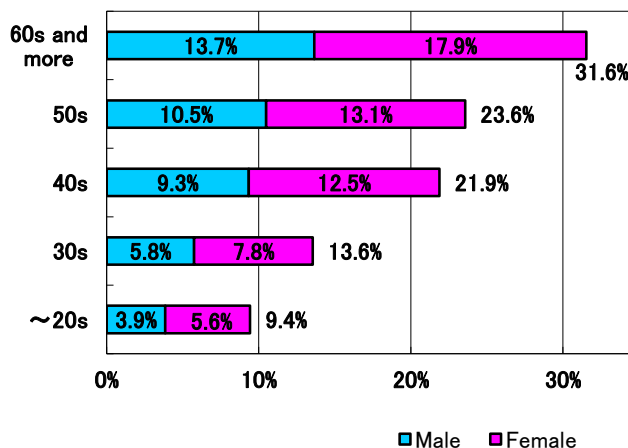
◆ Cardholders' Attributes and Usage Trends

as of Mar. 31, 2020

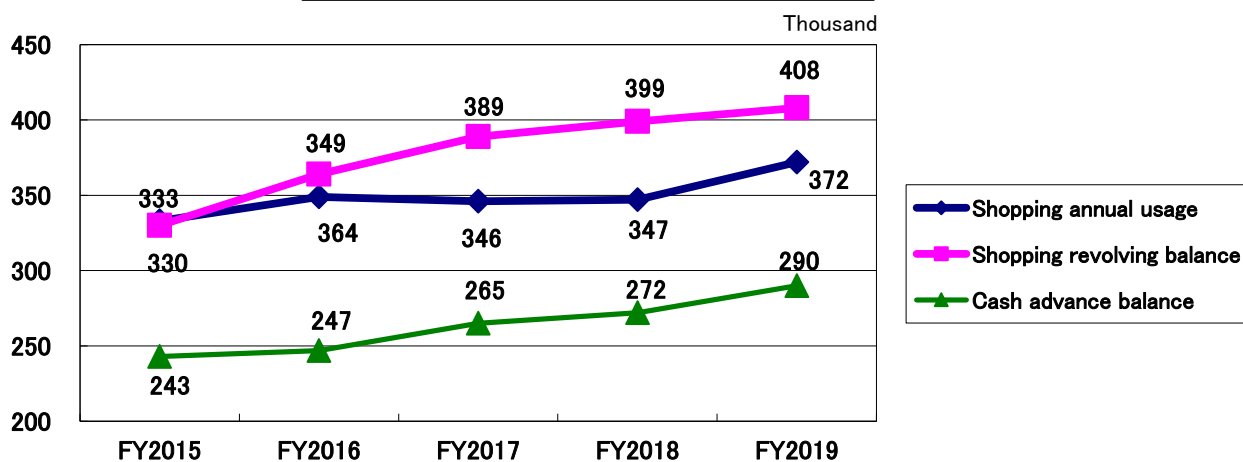
Share by Age



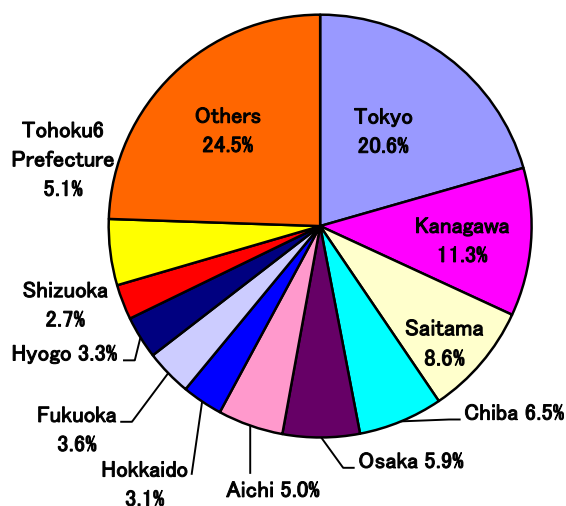
Share by Age and Sex



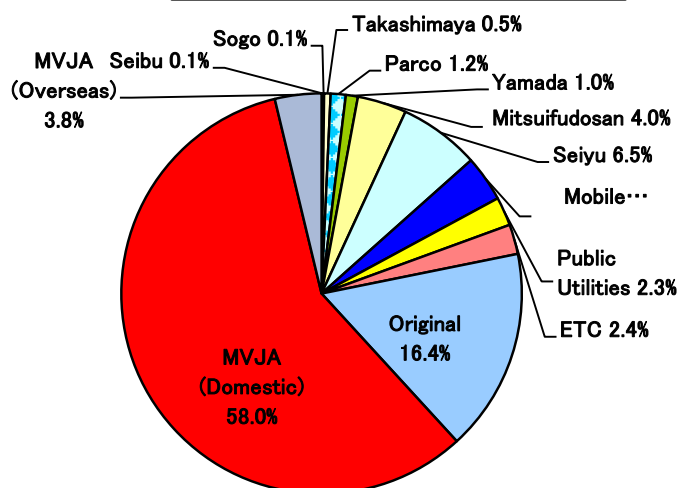
Average Annual Usage and Balance per Customer



Share by Prefecture



Share by Shopping Usage Point (Saison)



◆ Results of Capital Alliances with Card Companies

as of Mar. 31, 2020

	No. of card applications (million)	Total card members (million)	Transaction volume (billion yen)	Operating revenues (billion yen)	Ordinary income (billion yen)
Credit Saison (non-consolidated)	2.10	26.39	5184.4	268.0	28.3
Yamada Financial 34.0% (established 06/6)	0.07	1.46	125.5	0.5	0.1
YM Saison 50.0% (established 07/9)	0.00	0.02	4.3	0.0	0.0
Idemitsu Credit 50.0% (invested 03/10)	0.28	3.68	802.1	23.8	3.5
Resona Card 22.4% (invested 04/8)	0.06	1.53	405.8	17.6	2.0
Takashimaya Financial Partners 30.5% (invested 04/8)	0.17	1.53	805.8	20.6	4.5
Shizugin Saison 50.0% (established 06/10)	0.02	0.27	69.2	2.6	0.2
Daiwa House Financial 30.0% (established 06/11)	0.02	0.44	168.6	7.7	0.1
Seven CS Card Service 49.0% (established 09/10)	0.14	3.10	732.0	20.1	2.1
Total	2.79	36.94	8297.7	360.9	40.8

※Transaction volume includes card shopping and cash advances

貸 借 対 照 表 (2020年2月29日現在)
Balance Sheet (As of February 29, 2020)

Term		2019年2月	2020年2月	増減	Term		2019年2月	2020年2月	増減
		February, 2019	February, 2020	Increase/Decrease			February, 2019	February, 2020	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	122,471	108,883	△ 13,587	流動負債	Current liabilities	189,691	170,157	△ 19,534
現金及び預金	Cash and deposits	3,033	6,733	3,699	支払手形及び買掛金	Notes and accounts payable-trade	365	207	△ 157
受取手形及び営業未収入金	Notes and operating accounts receivable	222	127	△ 94	短期借入金	Short-term loans payable	185,150	164,600	△ 20,550
たな卸資産	Inventories	101,214	81,885	△ 19,328	未払金・未払費用	Accounts payable-other and accrued expenses	478	483	5
買取債権	Purchased receivables	16,645	19,541	2,895	預り保証金	Guarantee deposited	1,488	1,207	△ 280
求償債権	Guarantor's claims	21	25	3	その他	Other	2,209	3,659	1,449
短期貸付金	Short-term loans receivable	32	26	△ 6					
その他	Other	3,023	2,298	△ 725					
貸倒引当金	Allowance for doubtful accounts	△ 1,723	△ 1,754	△ 31					
					固定負債	Noncurrent liabilities	1,509	1,742	232
固定資産	Noncurrent assets	76,540	72,695	△ 3,844	瑕疵保証引当金	Provision for guarantees for defects	17	15	△ 2
有形固定資産	Property, plant and equipment	41,177	39,917	△ 1,260	預り保証金	Guarantee deposited	1,088	1,138	50
無形固定資産	Intangible assets	93	104	11	その他	Other	404	588	184
投資その他の資産	Investments and other assets	35,269	32,674	△ 2,595					
整理事業関連資産	Liquidation business assets	34,270	30,856	△ 3,414					
その他	Other	4,000	3,609	△ 391					
貸倒引当金	Allowance for doubtful accounts	△ 3,002	△ 1,791	1,210					
					負債合計	Total liabilities	191,201	171,899	△ 19,301
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	7,810	9,679	1,869
					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	9,579	1,869
					評価・換算差額等	Valuation and translation adjustments	0	—	△ 0
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	0	—	△ 0
					非支配株主持分	Non-controlling interests	—	—	—
					純資産合計	Total net assets	7,810	9,679	1,869
資産合計	Total assets	199,011	181,579	△ 17,432	負債純資産合計	Total liabilities and net assets	199,011	181,579	△ 17,432

損 益 計 算 書 (2019年3月1日 ~ 2020年2月29日)

Statement of Income (March 1, 2019 to February 29, 2020)

(単位:百万円)

(Millions of yen)

Term		2019年2月 (18/03－19/02)	2020年2月 (19/03－20/02)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	34,602	47,383	12,781
売上原価	Cost of sales	19,986	34,658	14,672
売上総利益	Gross profit	14,616	12,724	△ 1,891
販売費及び一般管理費	Selling, general and administrative expenses	7,632	7,912	280
営業利益	Operating income	6,983	4,811	△ 2,171
営業外収益	Non-operating income	742	1,751	1,009
営業外費用	Non-operating expenses	2,681	2,671	△ 10
経常利益	Ordinary income	5,043	3,892	△ 1,151
特別利益	Extraordinary income	—	65	65
特別損失	Extraordinary loss	—	55	55
分配前税金等調整前当期純利益	Income before dividends distribution, income taxes	5,043	3,901	△ 1,141
匿名組合分配額	Dividend distribution from silent partnerships	—	—	—
税金等調整前当期純利益	Income before income taxes and minority interests	5,043	3,901	△ 1,141
法人税等	Income taxes	1,838	2,032	194
非支配株主利益に帰属する当期純利益	Profit attributable to non-controlling interests	—	—	—
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	3,205	1,869	△ 1,336

Balance Sheets (As of March 31, 2020)

Balance Sheets (As of March 31, 2020)

SAISON FUNDEX CORPORATION

(単位:百万円)

(Millions of yen)

科 目	Items	2019年3月	2020年3月	増減 Increase/Decrease	科 目	Items	2019年3月	2020年3月	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	102, 016	119, 105	17, 088	流動負債	Current liabilities	83, 682	99, 183	15, 501
現金及び預金	Cash and deposits	1, 264	1, 239	△ 24	短期借入金	Short-term loans payable	81, 800	96, 900	15, 100
営業貸付金	Operating loans	89, 794	99, 117	9, 322	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	18, 300	7, 176	リース債務	Lease obligations	6	10	3
未収入金	Accounts receivable	235	261	25	未払金	Accounts payable-other	267	193	△ 74
前払費用	Prepaid expenses	27	48	20	未払費用	Accrued expenses	366	505	138
未収収益	Accrued income	824	803	△ 20	未払法人税等	Income taxes payable	95	447	352
繰延税金資産	Deferred tax assets	793	682	△ 110	利息返還損失引当金	Provision for loss on interest repayment	569	440	△ 128
その他流動資産	Other current assets	842	766	△ 75	債務保証引当金	Provision for loss on guarantees	306	228	△ 78
貸倒引当金	Allowance for doubtful accounts	△ 2, 890	△ 2, 115	775	その他流動負債	Other current liabilities	270	457	187
					固定負債	Non-current liabilities	904	1, 035	131
固定資産	Noncurrent assets	1, 879	2, 393	513	長期借入金	Long-term loans payable	—	—	—
有形固定資産	Property, plant and equipment	396	438	41	リース債務	Lease obligations	32	18	△ 13
土 地	Land	203	203	—	長期未払金	Long-term accounts payalbe	0	0	△ 0
建 物	Buildings	120	117	△ 3	利息返還損失引当金	Provision for loss on interest repayment	871	1, 016	145
器具及び備品等	Futniture and fixtures	38	92	54					
リース資産	Lease assets	34	25	△ 9					
無形固定資産	Intangible assets	356	634	277					
ソフトウェア	Software	80	61	△ 19					
無形建設仮勘定	Intangible assets under development	272	569	296	負 債 合 計	Total liabilities	84, 586	100, 219	15, 632
電話加入権	Telephone subscription right	4	4	—	(純資産の部)	(Net assets)			
投資等	Investments and other assets	1, 126	1, 320	193	株主資本	Shareholders' equity	19, 268	21, 251	1, 983
投資有価証券	Investment securities	484	465	△ 19	資本金	Capital stock	4, 500	4, 500	—
固定化営業債権	Long-term loans receivable	15	12	△ 2	利益剰余金	Retained earnings	14, 768	16, 751	1, 983
長期前払費用	Long-term prepaid expenses	0	0	△ 0					
繰延税金資産	Deferred tax assets	559	680	121	評価・換算差額等	Valuation and translation adjustments	41	27	△ 13
その他投資等	Other assets	80	172	92	その他有価証券評価差額金	Valuation difference on available-for-sale securities	41	27	△ 13
貸倒引当金	Allowance for doubtful accounts	△ 13	△ 11	2					
					純 資 産 合 計	Total net assets	19, 309	21, 278	1, 969
資 産 合 計	Total assets	103, 896	121, 498	17, 602	負債及び純資産合計	Total liabilities and net assets	103, 896	121, 498	17, 602

損 益 計 算 書 (2019年4月1日 ~ 2020年3月31日)

Statements of Income (From April 1, 2019 to March 31, 2020)

(単位: 百万円)

(Millions of yen)

科 目	Items	2019年3月 18/02-19/03	2020年3月 19/04-20/03	増減 Increase/Decrease
営業収益	Operating revenue	9,679	9,562	△ 117
営業費用	Operating expenses	6,541	6,093	△ 448
金融費用	Financial expenses	1,255	1,368	113
販売費及び一般管理費	Selling, general administrative expenses	5,286	4,725	△ 561
営業利益	Operating income	3,137	3,468	331
営業外収益	Non-operating income	139	149	10
営業外費用	Non-operating expenses	—	—	—
経常利益	Ordinary income	3,276	3,618	341
特別利益	Extraordinary income	—	—	—
特別損失	Extraordinary loss	2	—	△ 2
税引前当期純利益	Income before income taxes	3,274	3,618	343
法人税、住民税及び事業税	Income taxes-current	935	1,217	282
法人税等調整額	Income taxes-deferred	△ 139	△ 2	136
当期純利益	Net income	2,478	2,403	△ 75

・ 2019年3月31日に終了する連結会計年度よりIFRSを適用しております。これに伴い、(株)セゾンファンデックスの決算月を1月から3月へ変更しております。