

2021年3月期 第1四半期

決算資料

Reference Materials for the first quarter ended June 30, 2020

2020年 8月 7日

August 7, 2020



経営企画部

Corporate Planning Dept.

03-3988-2110

CREDIT SAISON CO., LTD.

第1四半期の業績概況

Materials Related to Business Report

□ 第1四半期以降のトピックス	Business Highlights	1
□ 経営成績	Business Results	1
□ 連結会社の経営状況	Consolidated Results	2
□ 主要指標（単体）	Main Indices (Non-Consolidated)	3
□ 取扱高の実績（単体）	Total Transaction Volume (Non-Consolidated)	4
□ 営業資産残高の実績（単体）	Operating Assets (Non-Consolidated)	5
□ 営業収益の実績（単体）	Operating Revenue (Non-Consolidated)	6
□ 販売費及び一般管理費の実績（単体）	Selling, General and Administrative Expenses (Non-Consolidated)	7
□ 金利感応度によるバランスシートの構造（単体）	Interest Rate Structure of Assets and Liabilities (Non-Consolidated)	8

業績予測に関する資料

Materials Related to Performance Estimates

□ 連結業績予測	Performance Estimates (Consolidated)	9
□ 単体業績予測	Performance Estimates (Non-Consolidated)	10
□ (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	11,12

ファクトブック

Fact Book

□ 経営成績	Operating Results	13
□ カード主要指標（単体）	Main Indices (Non-consolidated)	14
□ 債権リスク	Credit Risk	15
□ 財務指標	Funding Structure	16
□ カード属性・利用動向（単体）	Cardholders' attribute and usage trend (Non-consolidated)	17

参考資料

Reference Materials

□ クレディセゾンの貸借対照表（単体）	Balance Sheet (Credit Saison) (Non-Consolidated)	18
□ クレディセゾンの損益計算書（単体）	Statement of Income (Credit Saison) (Non-Consolidated)	19
□ アトリウムの貸借対照表	Balance Sheet (Atrium)	20
□ アトリウムの損益計算書	Statement of Income (Atrium)	21
□ セグメント別業績概況	Results by Business Segment	22

◆ 第1四半期以降のトピックス / Business Highlights

Payment Business







<Domestic>

- ◇ Examples of initiatives by Daiwa Securities Group Inc., which we formed a capital and business alliance on September 5, 2019
 - Launch of "Digital Asset Collateral Loan", to provide financing of fiat currency with crypto assets as collateral at Fintertech Co. Ltd., a joint venture with Daiwa Securities Group Inc.
 - Started the referral services of "iDeCo (Individual defined contribution pension)", a tax incentive-based asset formation plan
 - Started financial product intermediary business for securities general account of Daiwa Securities
- ◇ Recruitment of "Hekishin Saison American Express Card" with the preferential treatment of regional member stores in partnership with Hekikai Shinkin Bank (HQ: Anjo City, Aichi Prefecture)

<Global>

- ◇ HD SAISON Finance Company Ltd. in Vietnam is making progress toward a new launch of the credit card business in addition to the individual installment business of motorcycles and home appliances

◆ 経営成績 / Business Results (2020.4 ~ 6)

		() YoY change	
		Consolidated (IFRS)	Non-consolidated (*JGAAP)
Net Revenue * Operating Revenue	2019/6	¥77.4 bil (103%)	¥66.0 bil (103%)
	2020/6	¥68.7 bil (89%) 	¥62.1 bil (94%) 
Business Profit * Ordinary Income	2019/6	¥14.5 bil (96%)	¥11.0 bil (92%)
	2020/6	¥16.1 bil (111%) 	¥12.1 bil (111%) 
Profit attributable to owners of parent * Net Income	2019/6	¥9.9 bil (91%)	¥7.9 bil (91%)
	2020/6	¥11.2 bil (114%) 	¥11.1 bil (140%) 

◆ 連結会社の経営状況／Consolidated Results

Consolidated Results

		()YoY change
	2020/6	2021/3 (estimate)
Net Revenue	¥68.7 bil (89%)	¥287.0 bil
Business Profit	¥16.1 bil (111%)	¥30.0 bil
Profit attributable to owners of parent	¥11.2 bil (114%)	¥19.5 bil
Shareholders' equity ratio	14.8%	—

Business Profit: Difference between consolidated and non-consolidated

	Consolidated	Non-consolidated *Ordinary income	Difference
Business Profit	¥16.1 bil	¥12.1 bil	¥3.9 bil

Contribution to consolidated results

Main consolidated subsidiaries	Contribution to business profit	Main equity-method affiliates	Contribution to business profit
Saison Fundex Corporation (lending business, real estate-related financing business)	¥1.26 bil	Saison Infomation System Co., Ltd. (information processing business)	¥0.35 bil
Atrium Group (comprehensive real estate business, servicing business)	¥0.70 bil	Idemitsu Credit Co., Ltd. (credit card business)	¥0.29 bil
SAISON PERSONAL PLUS COMPANY LIMITED. (Temporary staffing business, servicing business)	¥0.18 bil	Takashimaya Financial Partners Co., Ltd. (credit card business)	¥0.22 bil
Concerto Co.,Ltd. (entertainment business, real estate rental business)	¥0.04 bil	HD SAISON Finance Company Ltd. (retail financing business in Vietnam)	¥0.14 bil

◆ 主要指標 / Main Indices

()YoY change

	Q1 Results	Annual target
New card issuances	180,000 (40%)	1,490,000 (82%)
Total cardholders	26.06 million <-0.33 mil from end of FY19>	26.39 million <±0 mil from end of FY19>
Active cardholders	14.71 million <-0.25 mil from end of FY19>	14.85 million <-0.11 mil from end of FY19>
Transaction volume	¥1,056.3 bil (84%)	¥4,921.0 bil (95%)
Card shopping	¥1,016.4 bil (85%)	¥4,741.0 bil (96%)
Cash advances	¥39.9 bil (64%)	¥180.0 bil (76%)
Shopping revolving balance	¥412.9 bil (98%)	¥418.0 bil (98%)
Cash advances balance	¥204.4 bil (93%)	¥199.0 bil (91%)

◆ 取扱高の実績 / Total Transaction Volume

単位: 百万円 / (¥ Million)

		2019/6	前年比% YOY Change (%)	構成比% % of Total	2020/6	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
		2019/4/1～6/30			2020/4/1～6/30			2019/4/1～2020/3/31		
カードショッピング Credit card-related shopping services		1,202,056	103.2	55.2	1,016,412	84.6	56.6	4,946,908	103.3	55.3
カードキャッシング Cash advances		62,043	97.6	2.8	39,951	64.4	2.2	237,555	97.8	2.7
カード事業計 Credit card business total		1,264,099	102.9	58.1	1,056,364	83.6	58.8	5,184,463	103.0	58.0
証書ローン Member's Loan		330	84.1	0.0	105	31.9	0.0	1,258	90.4	0.0
プロセッシング・他社カード代行 Agency services		736,782	100.5	33.8	582,548	79.1	32.4	2,985,255	99.0	33.4
ペイメント関連 Payment related		6,865	107.0	0.3	6,369	92.8	0.4	28,978	112.5	0.3
ペイメント事業計 Payment business total		2,008,077	102.0	92.2	1,645,388	81.9	91.6	8,199,955	101.6	91.7
リース事業 Leases		31,328	108.5	1.4	26,157	83.5	1.5	127,178	110.0	1.4
信用保証 Guarantees		25,208	92.2	1.2	14,429	57.2	0.8	101,510	88.8	1.1
不動産担保ローン Mortgage loans		40,595	72.8	1.9	29,458	72.9	1.6	175,621	84.4	2.0
その他 Others		72,108	108.6	3.3	81,609	112.9	4.5	341,131	118.5	3.8
ファイナンス関連 Finance-related		112,704	92.3	5.2	111,067	98.5	6.2	516,752	104.2	5.8
ファイナンス事業計 Finance business total		137,913	92.3	6.3	125,497	91.0	7.0	618,263	101.3	6.9
その他の事業 Other businesses		5	101.4	0.0	5	89.0	0.0	23	101.7	0.0
取扱高合計 Volume of new contracts		2,177,324	101.4	100.0	1,797,048	82.5	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)

	2019/6	2020/6	前年比% YOY Change (%)	2020/3	対期末増減 Increase/Decrease from 2020/3	前期末比% Change from 2020/3 (%)
カードショッピング Credit card-related shopping services	1,081,592	1,016,932	94.0	1,044,962	△ 28,029	97.3
(内 リボルビング) (shopping revolving included)	422,536	412,926	97.7	426,826	△ 13,899	96.7
カードキャッシング Cash advances	220,141	204,422	92.9	218,897	△ 14,475	93.4
カード事業計 Credit card total	1,301,733	1,221,355	93.8	1,263,860	△ 42,505	96.6
証書ローン Member's Loan	5,179	4,338	83.8	4,677	△ 338	92.8
プロセッシング・他社カード代行 Agency services	100,549	90,687	90.2	94,502	△ 3,814	96.0
ペイメント関連 Payment-related	354	378	106.9	411	△ 32	92.1
ペイメント事業計 Payment business total	1,407,815	1,316,760	93.5	1,363,451	△ 46,690	96.6
リース事業 Leases	67,364	70,452	104.6	70,438	14	100.0
信用保証 Guarantees	1,405 (270,291)	1,292 (247,867)	92.0 (91.7)	1,364 (261,835)	△ 71 (△ 13,968)	94.7 (94.7)
不動産担保ローン Mortgage loans	548,405	653,160	119.1	631,279	21,881	103.5
その他 Others	88,950 (114,469)	132,240 (184,080)	148.7 (160.8)	130,623 (177,886)	1,616 (6,193)	101.2 (103.5)
ファイナンス関連 Finance-related	637,356 (662,875)	785,401 (837,240)	123.2 (126.3)	761,902 (809,165)	23,498 (28,075)	103.1 (103.5)
ファイナンス事業計 Finance business total	638,761 (933,166)	786,693 (1,085,107)	123.2 (116.3)	763,267 (1,071,001)	23,426 (14,106)	103.1 (101.3)
割賦売掛金残高計 Installment accounts receivable	2,113,942 (2,408,347)	2,173,906 (2,472,320)	102.8 (102.7)	2,197,156 (2,504,891)	△ 23,250 (△ 32,570)	98.9 (98.7)
リース投資資産 Leased investment assets	245,723	256,550	104.4	257,713	△ 1,163	99.5

◆ () 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)

	2019/6	2020/6	前年比% YOY Change (%)	2020/3	対期末増減 Increase/Decrease from 2020/3	前期末比% Change from 2020/3 (%)
カードショッピング Credit card-related shopping services	1,081,592	1,016,932	94.0	1,059,962	△ 43,029	95.9

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2019/6	前年比% YOY Change (%)	構成比% % of Total	2020/6	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	34,051	101.5	51.6	32,036	94.1	51.6	140,136	103.2	52.3
カードキャッシング Cash advances	8,140	98.8	12.3	7,717	94.8	12.4	32,376	99.5	12.1
カード事業計 Credit card total	42,191	101.0	63.9	39,754	94.2	64.0	172,513	102.5	64.4
証書ローン Member's Loan	155	84.1	0.2	133	85.5	0.2	588	86.4	0.2
プロセッシング・他社カード代行 Agency services	8,399	121.0	12.7	6,527	77.7	10.5	31,260	109.9	11.7
ペイメント関連 Payment-related	2,366	96.3	3.6	2,420	102.3	3.9	10,111	103.1	3.8
ペイメント事業計 Payment business total	53,113	103.4	80.4	48,836	91.9	78.6	214,473	103.5	80.0
リース Leases	3,014	94.1	4.6	2,942	97.6	4.7	12,264	96.4	4.6
信用保証 Guarantees	4,239	98.8	6.4	3,963	93.5	6.4	16,628	98.0	6.2
不動産担保ローン Mortgage loans	3,140	111.8	4.8	3,681	117.2	5.9	13,995	110.8	5.2
その他 Others	1,319	111.4	2.0	1,596	121.0	2.6	6,051	120.4	2.3
ファイナンス関連 Finance-related	4,460	111.7	6.8	5,278	118.3	8.5	20,046	113.6	7.5
ファイナンス事業計 Finance business total	8,699	105.0	13.2	9,241	106.2	14.9	36,674	105.9	13.7
その他の事業 Other business	5	101.3	0.0	4	88.1	0.0	21	102.9	0.0
金融収益 Financial revenue	1,202	113.4	1.8	1,103	91.8	1.8	4,586	103.3	1.7
営業収益計 Total operating revenue	66,035	103.3	100.0	62,128	94.1	100.0	268,020	103.5	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.
- ◆「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.

単位: 百万円 / (¥ Million)

	2019/6	前年比% YOY Change (%)	構成比% % of Total	2020/6	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	18,709	101.9	54.9	16,415	87.7	51.2	78,280	104.3	55.9
リボ残高収益 Revenues from Revolving Credit	13,087	100.7	38.4	13,292	101.6	41.5	53,096	101.5	37.9
年会費 Annual membership Fees	2,254	103.2	6.6	2,328	103.3	7.3	8,758	104.2	6.3
合計 Total	34,051	101.5	100.0	32,036	94.1	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)

	2019/6	増減 Increase/Decrease	前年比% YOY Change (%)	2020/6	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	8,741	675	108.1	7,637	△ 1,103	87.4	38,372	2,354	106.5
貸倒引当金繰入額 Provision for losses on accounts receivable	5,719	289	105.3	5,915	195	103.4	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	2,035	102	105.3	1,662	△ 372	81.7	7,830	△ 80	99.0
役員報酬 Directors' and statutory auditors' compensation	82	20	133.8	89	7	108.5	410	15	103.9
従業員給料及び賞与 Employees' salaries and bonuses	4,725	△ 196	96.0	5,509	783	116.6	18,776	△ 1,100	94.5
賞与引当金繰入額 Provision for bonus payable	607	12	102.2	749	141	123.4	1,657	△ 59	96.5
退職給付費用 Retirement provisions	201	△ 1	99.1	258	56	128.2	785	△ 17	97.9
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	22	△ 3	85.5	15	△ 7	68.4	119	6	105.3
福利厚生費 Health and welfare benefits	828	△ 57	93.5	1,069	241	129.1	3,328	△ 158	95.5
通信交通費 Communication and travel expenses	3,364	345	111.4	2,196	△ 1,167	65.3	12,615	1,250	111.0
租税公課 Taxes	1,818	140	108.4	1,698	△ 120	93.4	8,220	926	112.7
賃借料 Rental fees	432	30	107.6	496	63	114.8	1,711	149	109.6
支払手数料 Fees paid	20,654	327	101.6	15,163	△ 5,491	73.4	85,122	2,924	103.6
減価償却費 Depreciation expenses	3,530	261	108.0	4,724	1,194	133.8	14,435	866	106.4
その他 Others	1,730	369	127.2	1,770	40	102.3	7,694	1,786	130.2
合計 Total	54,494	2,297	104.4	48,956	△ 5,537	89.8	235,794	20,068	109.3

◆ 貸倒償却の実額 / Credit Losses

単位: 百万円 / (¥ Million)

	2019/6	増減 Increase/Decrease	前年比% YOY Change (%)	2020/6	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	8,059	1,252	118.4	7,155	△ 903	88.8	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)

2020/3			
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	— —

単位:10億円/(¥ Billion)

2020/6			
変動金利資産 Variable-rate assets	1,023	変動金利負債 Variable-rate liabilities	887 (887)
準固定金利資産 Semi-fixed-rate assets	629	固定金利負債 Fixed-rate liabilities	1,470 (1,470)
固定金利資産 Fixed-rate assets	356	非金利負債 Non-interest-bearing liabilities	423
非金利資産 Non-interest-earning assets	1,183 (1,183)	資本 Shareholder's equity	412
資産合計 Total assets	3,193 (3,193)	負債・資本合計 Total liabilities and shareholder's equity	3,193 (3,193)

GAP額 GAP amount	△ 137 (△137)
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.

◆ 連結業績予測／Performance Estimates (Consolidated)

単位: 百万円／(¥ Million)

	純収益 Net revenue				
	2020/3	前年比% YOY Change (%)	2021/3	前年比% YOY Change (%)	構成比% % of Total
ペイメント事業収益 Revenue from the payment business	230,160	101.7	213,600	92.8	74.4
リース事業収益 Revenue from the leases business	12,266	97.5	12,300	100.3	4.3
ファイナンス事業収益 Revenue from the finance business	43,112	109.9	42,700	99.0	14.9
不動産関連事業利益 Income from the real estate-related business	16,276	94.8	12,100	74.3	4.2
エンタテインメント事業利益 Income from the entertainment business	8,821	100.7	6,000	68.0	2.1
金融収益 Financial revenue	771	90.2	300	38.9	0.1
純収益合計 Total net revenue	311,410	102.2	287,000	92.2	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。

	2020/3	前年比% YOY Change (%)	2021/3	前年比% YOY Change (%)
事業利益 Business profit	36,184	69.3	30,000	82.9
当期利益 Profit attributable to owners of parent	22,863	74.9	19,500	85.3

◆ 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		
	2021/3	前年比% YOY Change (%)	構成比% % of Total	2021/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング credit card-related shopping services	4,741,000	95.8	57.9	134,400	95.9	52.4
カードキャッシング Cash advances	180,000	75.8	2.2	29,000	89.6	11.3
カード事業計 Credit card total	4,921,000	94.9	60.1	163,400	94.7	63.7
証書ローン Member's Loan	640	50.9	0.0	400	68.0	0.2
プロセッシング・他社カード代行 Agency services	2,612,000	87.5	31.9	28,300	90.5	11.0
ペイメント関連 Payment-related	28,000	96.6	0.3	11,500	113.7	4.5
ペイメント事業計 Payment business total	7,561,640	92.2	92.3	203,600	94.9	79.4
リース 事業 Leases	121,000	95.1	1.5	12,100	98.7	4.7
信用保証 Guarantees	92,000	90.6	1.1	15,400	92.6	6.0
不動産担保ローン Mortgage loans	120,000	68.3	1.5	14,800	105.8	5.8
その他 Others	294,000	86.2	3.6	6,200	102.5	2.4
ファイナンス関連 Finance-related business	414,000	80.1	5.1	21,000	104.8	8.2
ファイナンス事業計 Finance business total	506,000	94.6	6.2	36,400	99.3	14.2
金融収益 Financial revenue				4,400	95.9	1.7
合計 Total	8,188,640	91.5	100.0	256,500	95.7	100.0

	2020/3	前年比% YOY Change (%)	2021/3	前年比% YOY Change (%)
販管費 SG&A expenses	235,794	109.3	226,600	96.1
金融費用 Financial expenses	10,535	108.1	11,700	111.1
計 Total	246,330	109.2	238,300	96.7
営業利益 Operating income	21,690	64.7	18,200	83.9
経常利益 Ordinary income	28,348	71.5	25,000	88.2
当期純利益 Net income	33,391	129.0	19,500	58.4

(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	
				9,000	
(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	7,834	
	経 常 利 益	Ordinary Income	535	730	
	当 期 利 益	Net Income	348	473	
				590	
(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	
				9,950	
(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	2,263	
	当 期 利 益	Net Income	1,348	1,550	
				785	

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

(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)

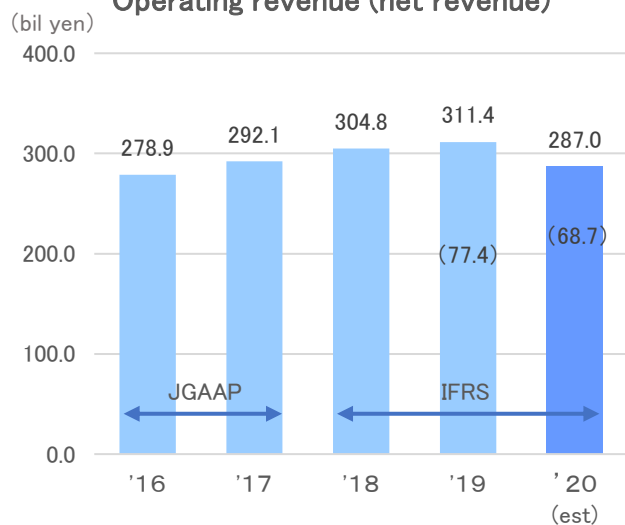
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総 資 産	Total Assets	20,640	19,690		< Information Service Industry > Financial IT service business, retail integrated solution business, and HULFT business providing telecommunications middleware sales and solutions.	
	純 資 産	Shareholders' Equity	13,084	12,935			
	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			2,500
	当 期 利 益	Net Income	2,034	1,024			2,000
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 > -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.	
	純 資 産	Shareholders' Equity	32,940	35,162			
	剰 余 金	Retained Earnings	29,040	31,262			
	営 業 収 益	Operating Revenue	23,460	23,893			21,820
	経 常 利 益	Ordinary Income	4,003	3,567			440
	当 期 利 益	Net Income	2,786	2,500			320
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 > -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.	
	純 資 産	Shareholders' Equity	33,122	34,602			
	剰 余 金	Retained Earnings	31,435	32,964			
	営 業 収 益	Operating Revenue	16,687	17,697			18,170
	経 常 利 益	Ordinary Income	1,529	2,010			1,870
	当 期 利 益	Net Income	1,444	1,564			1,050
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 > -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.	
	純 資 産	Shareholders' Equity	1,924	2,120			
	剰 余 金	Retained Earnings	△ 1,075	△ 880			
	営 業 収 益	Operating Revenue	2,453	2,655			2,770
	経 常 利 益	Ordinary Income	341	299			370
	当 期 利 益	Net Income	223	195			250
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 > -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	815	898			
	剰 余 金	Retained Earnings	△ 1,284	△ 1,202			
	営 業 収 益	Operating Revenue	7,058	7,791			8,020
	経 常 利 益	Ordinary Income	82	135			20
	当 期 利 益	Net Income	△ 200	82			10
30.0% (30.0%)							
高島屋フィナンシャル・パートナーズ㈱ Takashimaya Credit Co., Ltd.	総 資 産	Total Assets	99,914	104,132		< 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, 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.	
	純 資 産	Shareholders' Equity	32,542	35,175			
	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 > -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.	
	純 資 産	Shareholders' Equity	36,026	36,780			
	剰 余 金	Retained Earnings	14,026	14,780			
	営 業 収 益	Operating Revenue	20,029	19,995			18,470
	経 常 利 益	Ordinary Income	2,408	1,953			1,990
	当 期 利 益	Net Income	1,547	1,232			1,230
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

() Q1 results

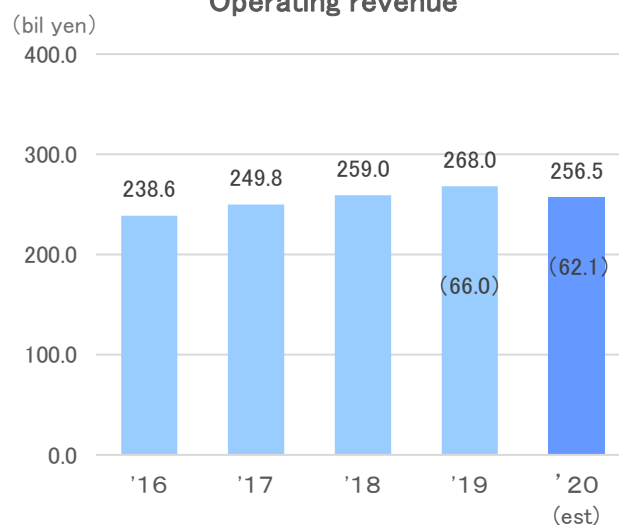
Consolidated

Operating revenue (net revenue)

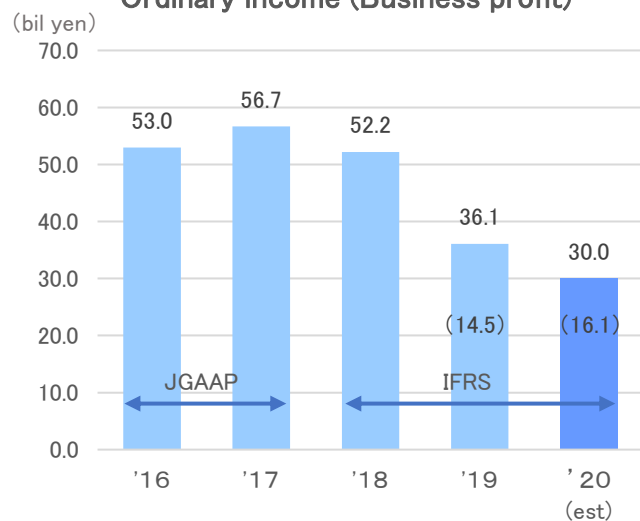


Non-consolidated

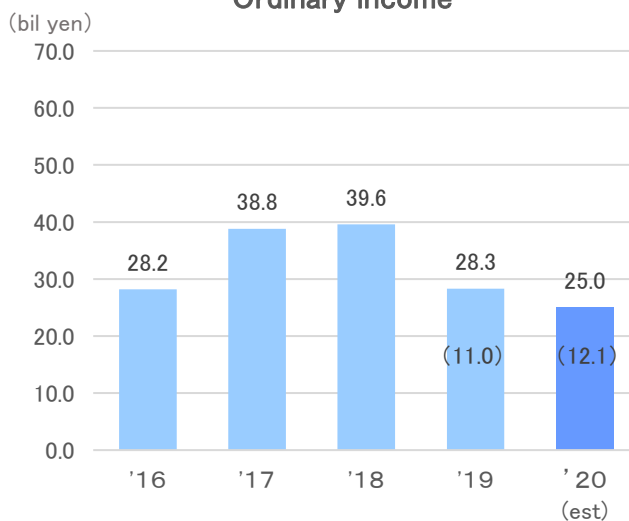
Operating revenue



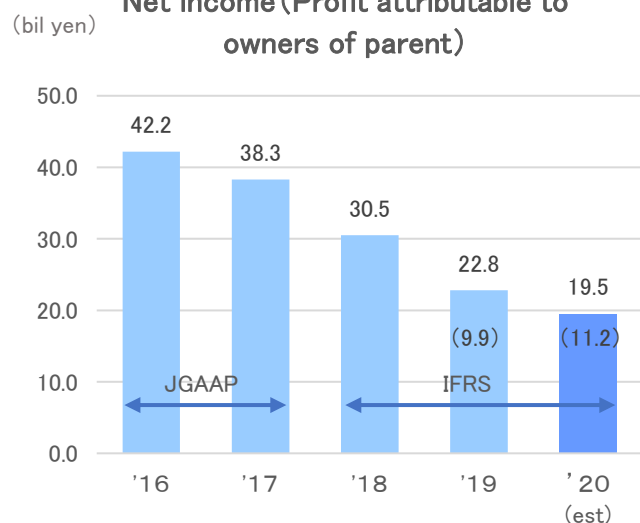
Ordinary income (Business profit)



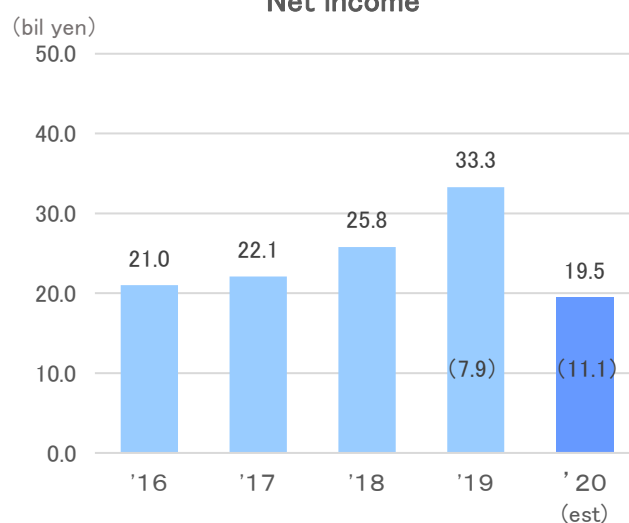
Ordinary income



Net income (Profit attributable to owners of parent)

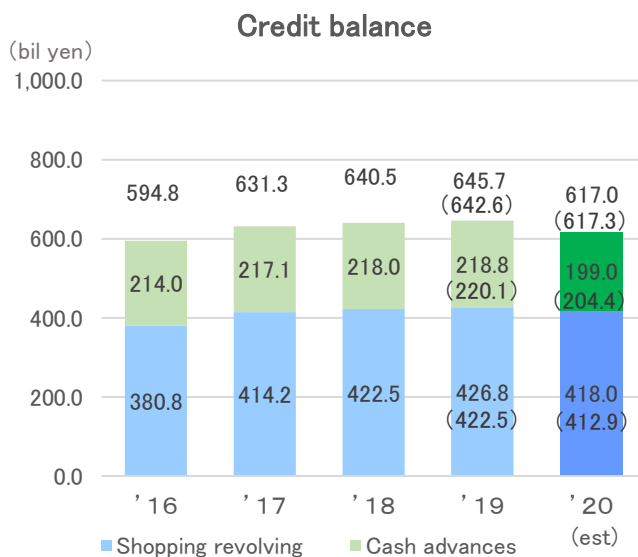
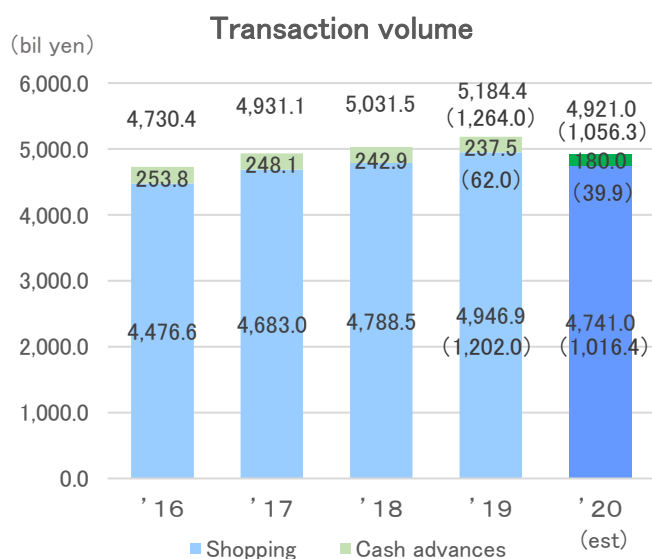
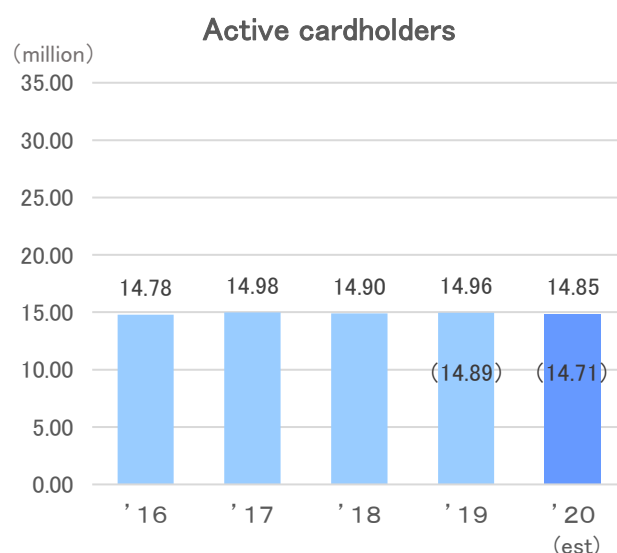
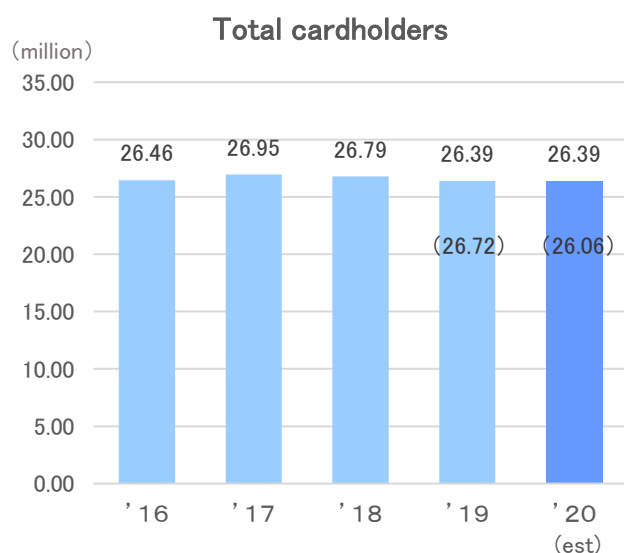
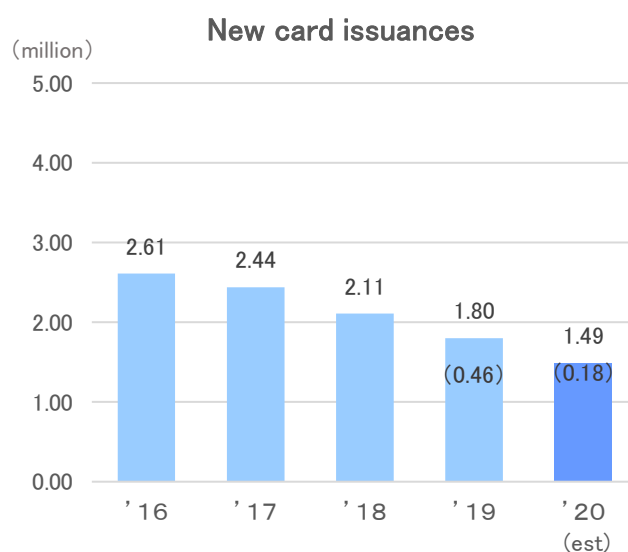
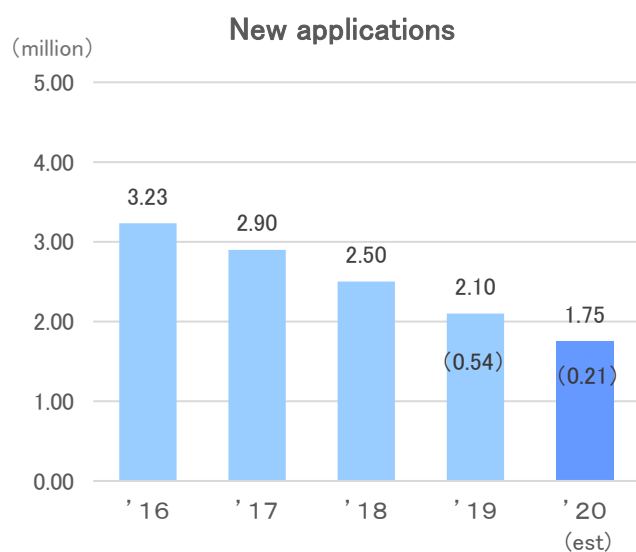


Net income

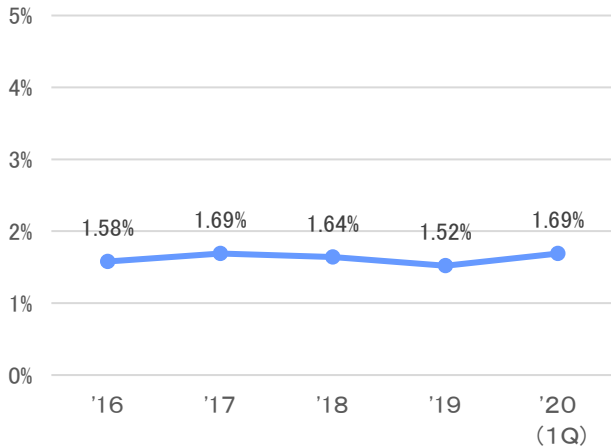


◆ Main Indices (Non-consolidated)

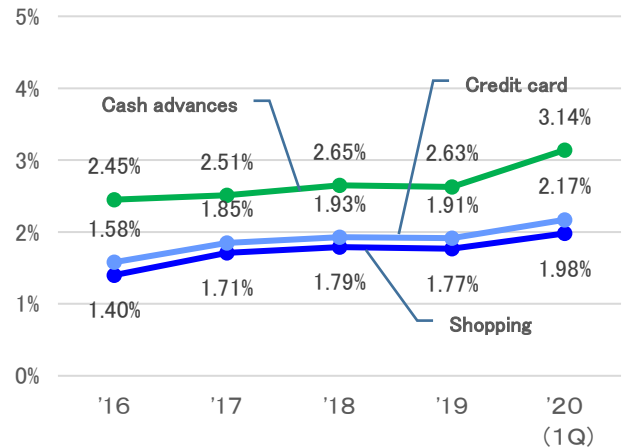
() Q1 results



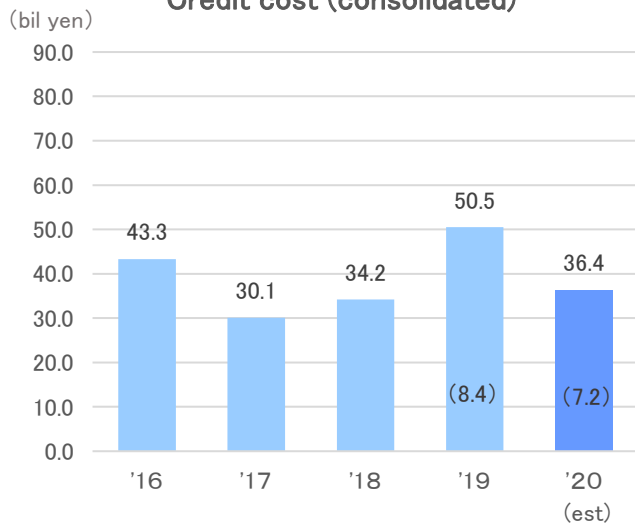
Delinquency over 90 days
(consolidated)



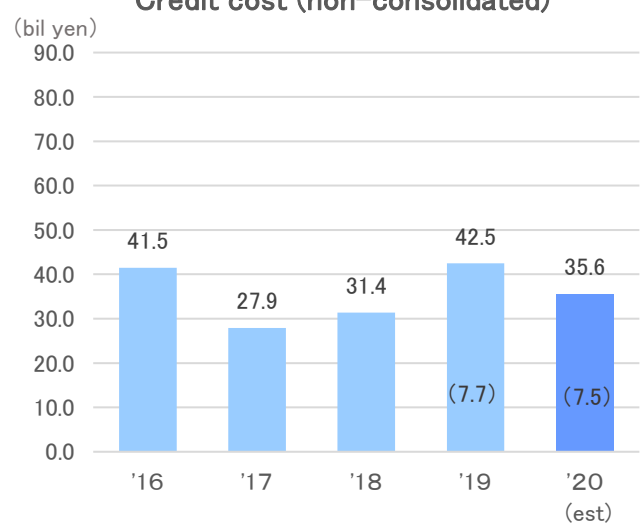
Delinquency over 90 days
(non-consolidated)



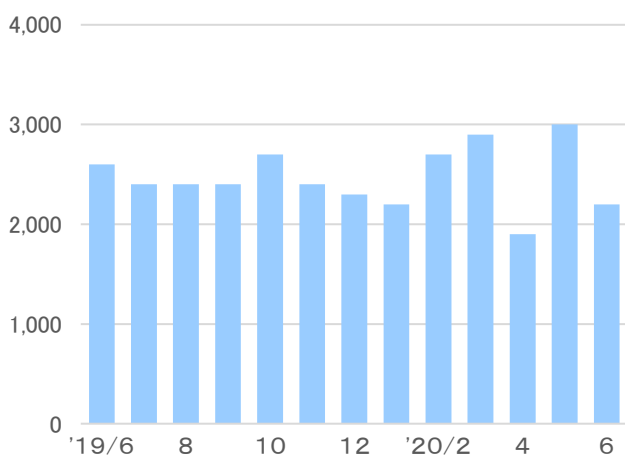
Credit cost (consolidated)



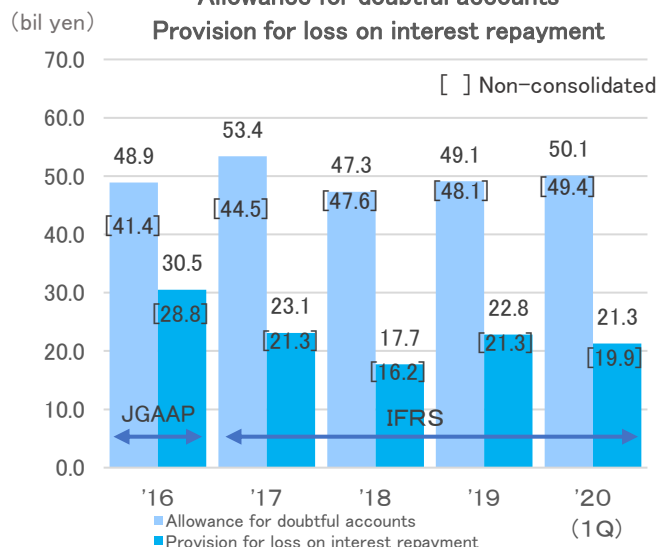
Credit cost (non-consolidated)



New repayment claims

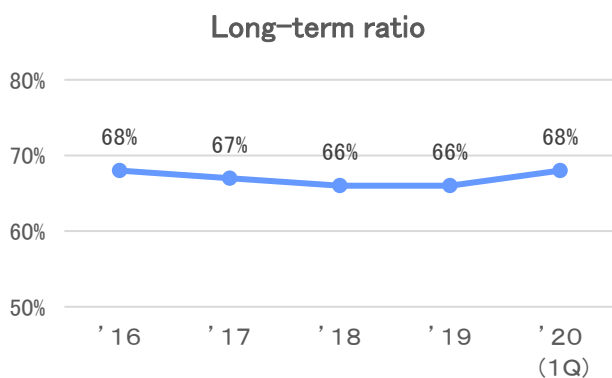
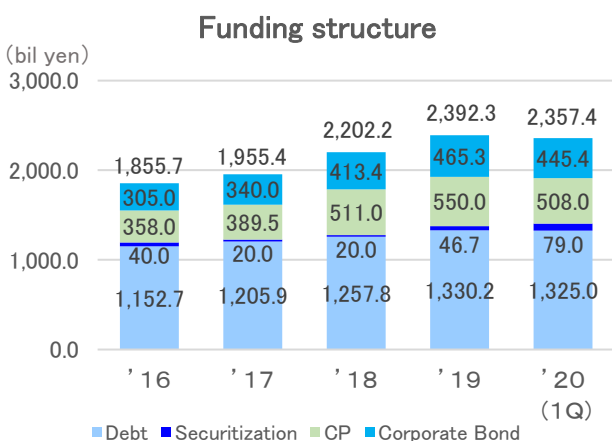
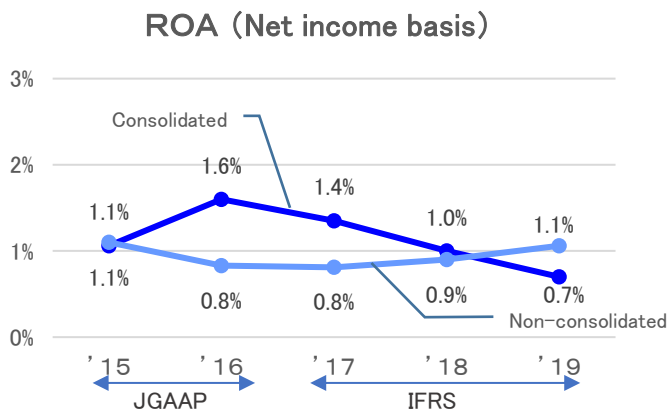
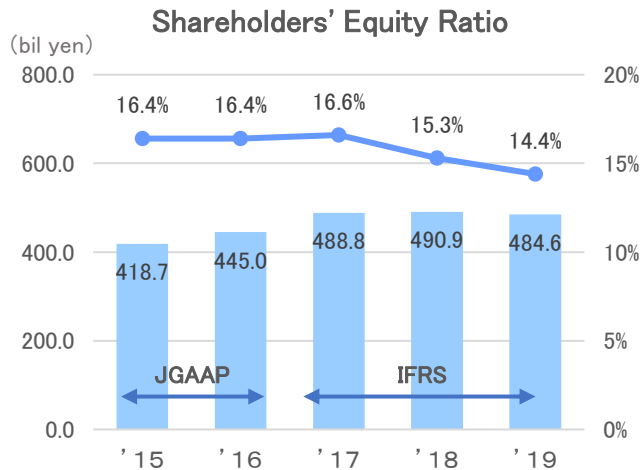


Allowance for doubtful accounts
Provision for loss on interest repayment

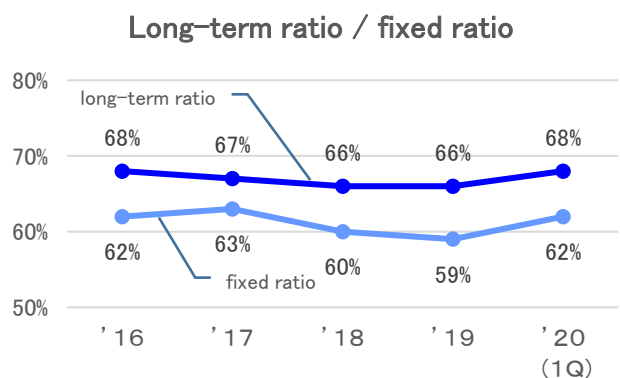
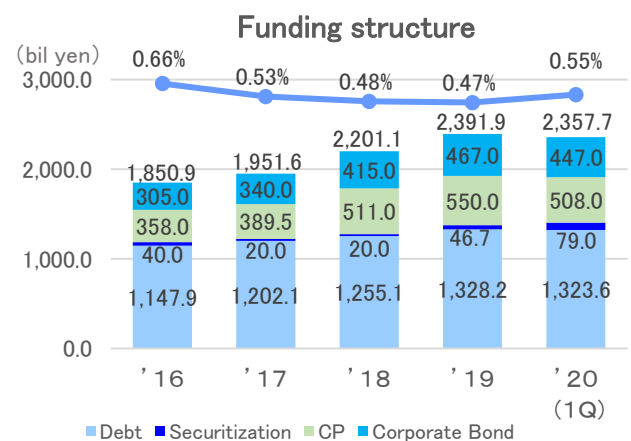
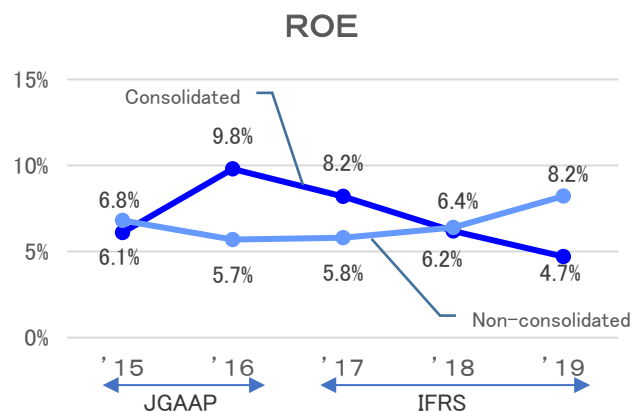
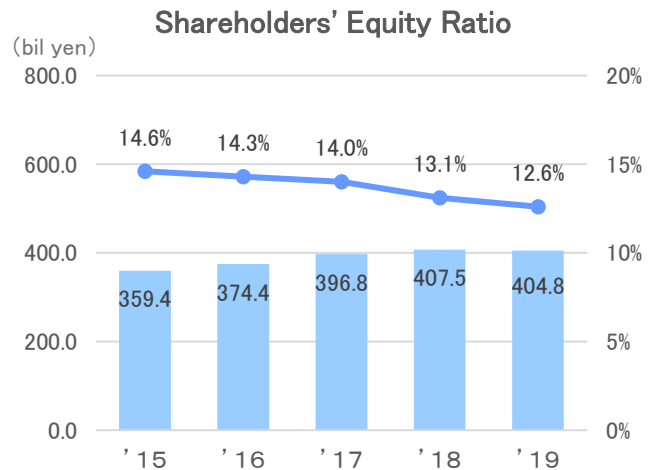


◆ Financial Indices

Consolidated



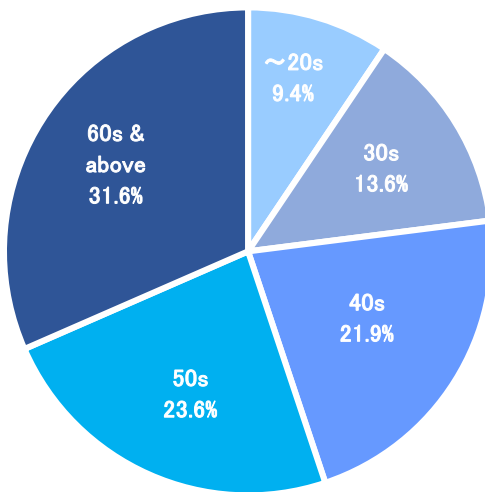
Non-consolidated



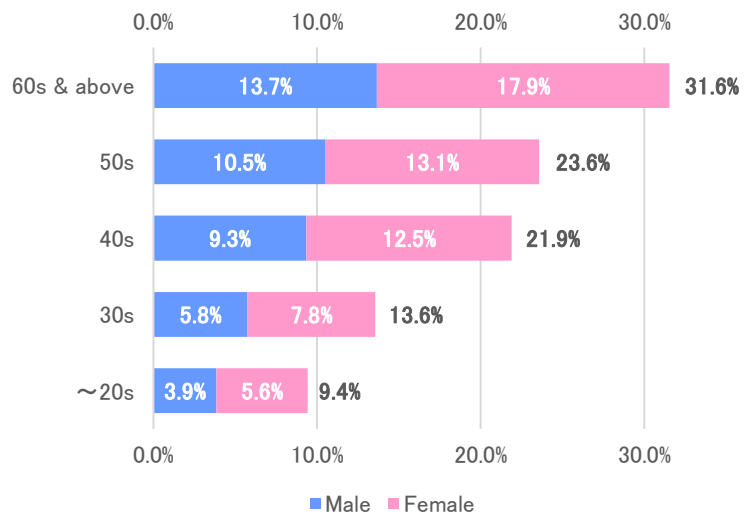
◆ Cardholders' attributes and usage trend

As of Mar 31, 2020

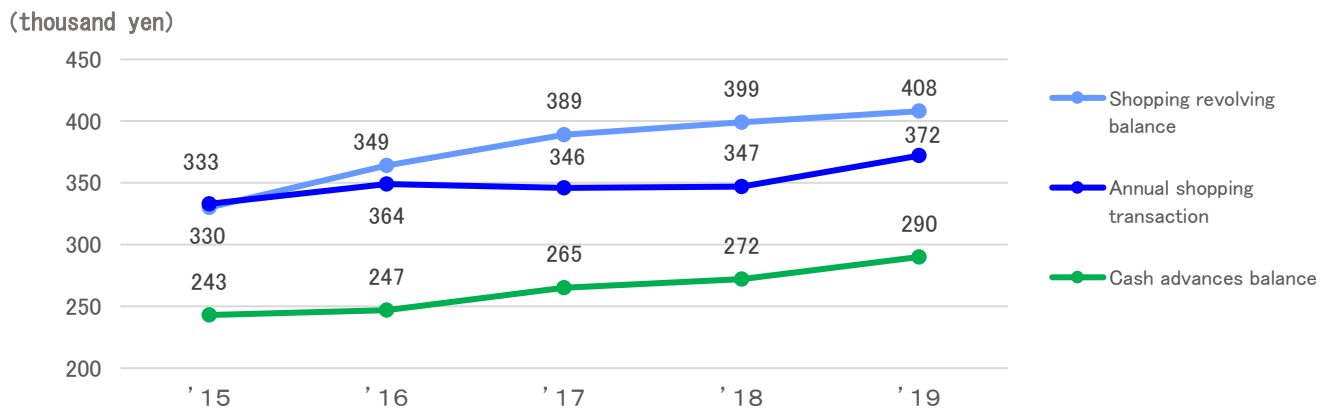
Cardholders by age



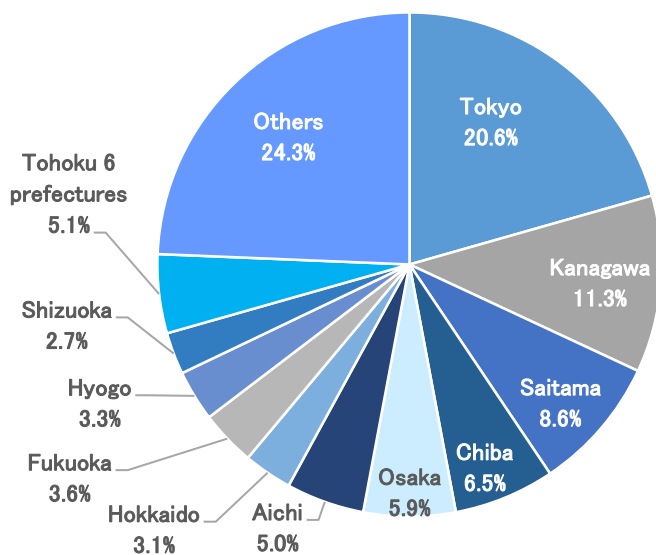
Cardholders by age and gender



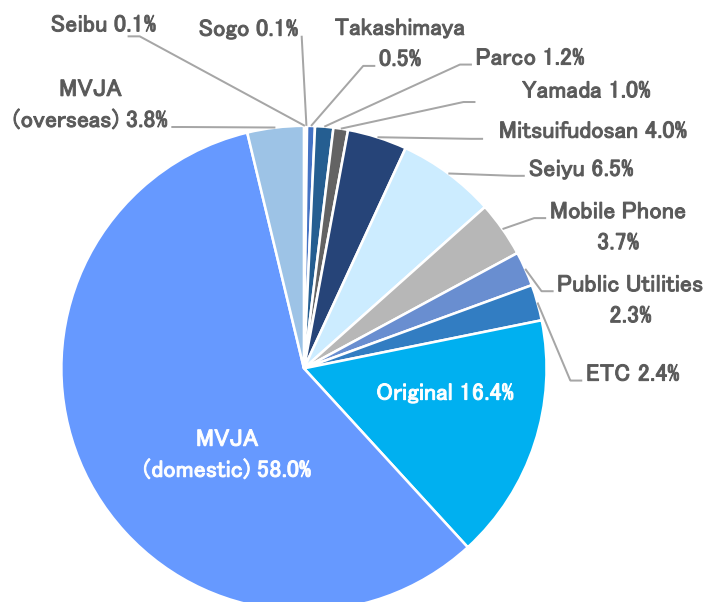
Average usage and credit balance per customer



Cardholders by prefecture



Shopping transaction by shopping centre (Saison)



(参考) 貸借対照表 (2020年6月30日現在) ※単体
Balance Sheets (As of June 30, 2020) Non-Consolidated

CREDIT SAISON Co., Ltd.

(単位:百万円)

(Millions of yen)

Term		2020年3月	2020年6月	増減	Term		2020年3月	2020年6月	増減
		March, 2020	June, 2020	Increase/Decrease			March, 2020	June, 2020	Increase/Decrease
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	Total current assets	(2,807,614)	(2,785,962)	(△ 21,652)	流動負債	Total current liabilities	(1,303,514)	(1,239,780)	(△ 63,734)
現金及び預金	Cash and deposits	74,974	78,359	3,385	支払手形	Notes payable - trade	0	0	－
割賦売掛金	Accounts receivable - installment	2,197,156	2,173,906	△ 23,250	買掛金	Accounts payable - trade	229,187	228,321	△ 865
リース投資資産	Lease investment assets	257,713	256,550	△ 1,163	短期借入金	Short-term loans payable	256,504	248,498	△ 8,005
営業投資有価証券	Operational investment securities	43,709	40,790	△ 2,919	1年内返済予定の長期借入金	Current portion of long-term loans payable	124,400	96,000	△ 28,400
商品	Inventories	113	113	－	1年内償還予定の社債	Current portion of bonds	75,000	95,000	20,000
貯蔵品	Supplies	1,581	1,998	416	コマーシャル・ペーパー	Commercial papers	550,000	508,000	△ 42,000
前払費用	Prepaid expenses	4,837	2,119	△ 2,718	1年内返済予定の債権流動化借入金	Current loans payable under credit fluidity	5,059	5,776	716
短期貸付金	Short-term loans	544	964	420	リース債務	Lease obligations	536	597	60
関係会社短期貸付金	Short-term loans receivable from subsidiaries and associates	244,208	250,141	5,933	未払金	Accounts payable - other	4,178	3,387	△ 791
未収入金	Accounts receivable - other	26,338	23,156	△ 3,182	未払費用	Accrued expenses	20,620	20,809	188
その他	Other	4,212	6,856	2,643	未払法人税等	Income taxes payable	6,835	1,188	△ 5,647
貸倒引当金	Allowance for doubtful accounts	△ 47,776	△ 48,994	△ 1,218	預り金	Deposits received	8,249	9,641	1,391
固定資産	Total non-current assets	(401,477)	(406,230)	(4,753)	前受収益	Unearned revenue	692	1,093	400
有形固定資産	Total property, plant and equipment	(15,045)	(16,821)	(1,776)	賞与引当金	Provision for bonuses	1,657	745	△ 911
建物(純額)	Buildings, net	5,449	5,379	△ 70	役員賞与引当金	Provision for directors' bonuses	119	15	△ 103
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	6,372	6,669	296
器具備品(純額)	Equipment, net	1,438	3,068	1,630	商品券回収損失引当金	Allowance for uncollected gift certificates	132	132	0
土地	Land	6,904	6,904	－	割賦利益繰延	Deferred installment income	9,049	8,706	△ 342
リース資産(純額)	Leased assets, net	1,234	1,438	203	その他の他	Other	4,915	5,195	279
建設仮勘定	Construction in progress	18	30	12	固定負債	Total non-current liabilities	(1,502,601)	(1,541,303)	(38,702)
無形固定資産	Total intangible assets	(137,589)	(162,705)	(25,115)	社債	Bonds payable	392,000	352,000	△ 40,000
借地権	Leasehold right	14	14	－	長期借入金	Long-term loans payable	947,299	979,199	31,900
ソフトウェア	Software	135,947	161,416	25,468	債権流動化借入金	Long-term loans payable under credit fluidity	26,674	73,274	46,600
リース資産	Leased assets	98	78	△ 19	リース債務	Lease obligations	927	1,069	141
ソフトウェア仮勘定	Software in progress	1,277	943	△ 334	債務保証損失引当金	Provision for loss on guarantees	7,869	7,482	△ 386
その他	Other	252	252	0	ポイント引当金	Provision for point card certificates	109,938	110,781	842
投資その他の資産	Total investments and other assets	(248,843)	(226,704)	(△ 22,138)	利息返還損失引当金	Provision for loss on interest repayment	15,003	13,295	△ 1,707
投資有価証券	Investment securities	56,379	60,242	3,862	受入保証金	Guarantee deposits received	1,199	1,136	△ 63
関係会社株式	Shares of subsidiaries and associates	64,531	63,492	△ 1,039	その他の他	Other	1,689	3,064	1,375
関係会社社債	Bonds of subsidiaries and associates	400	400	－					
出資金	Investments in capital	0	0	－	負債合計	Total Liabilities	2,806,115	2,781,084	△ 25,031
関係会社出資金	Investments in capital of subsidiaries and associates	8,480	8,480	－	(純資産の部)	(Net assets)			
長期貸付金	Long-term loans receivable	10,079	10,079	－	株主資本	Total shareholders' equity	(396,694)	(400,852)	(4,157)
関係会社長期貸付金	Long-term loans receivable from subsidiaries and associates	29,979	29,506	△ 473	1 資本金	Capital stock	(75,929)	(75,929)	(ー)
長期前払費用	Long-term prepaid expenses	34,318	7,676	△ 26,641	2 資本剰余金	Total capital surpluses	(84,100)	(84,100)	(△ 0)
差入保証金	Guarantee deposits	2,765	3,002	237	(1) 資本準備金	Legal capital surplus	82,497	82,497	－
繰延税金資産	Deferred tax assets	36,417	38,364	1,946	(2) その他資本剰余金	Other capital surplus	1,602	1,602	△ 0
その他	Other	5,901	5,869	△ 31	3 利益剰余金	Total retained earnings	(299,262)	(303,419)	(4,157)
貸倒引当金	Allowance for doubtful accounts	△ 409	△ 409	△ ー	(1) 利益準備金	Legal retained earnings	3,020	3,020	－
繰延資産	Total deferred assets	(1,833)	(1,731)	(△ 101)	(2) その他利益剰余金	Other retained earnings	296,242	300,399	4,157
社債発行費	Bond issuance cost	1,833	1,731	△ 101	別途積立金	General reserve	247,455	274,455	27,000
					繰越利益剰余金	Retained earnings brought forward	48,787	25,944	△ 22,842
					4 自己株式	Treasury shares	(△ 62,596)	(△ 62,596)	(0)
					評価・換算差額等	Total valuation and translation adjustments	(8,115)	(11,988)	(3,873)
					1 その他有価証券評価差額金	Valuation difference on available-for-sale securities	8,346	12,186	3,839
					2 繰延ヘッジ損益	Deferred gains or losses on hedges	△ 231	△ 197	33
資産合計	Total assets	3,210,925	3,193,925	△ 17,000	純資産合計	Total net assets	404,809	412,840	8,031
					負債及び純資産合計	Total liabilities and net assets	3,210,925	3,193,925	△ 17,000

(参考) 損益計算書 (2020年4月1日 ~ 2020年6月30日) ※単体

CREDIT SAISON Co., Ltd.

Statements of Income (From April 1, 2019 to June 30, 2019) Non-Consolidated

(単位: 百万円)

(Millions of yen)

Term 科 目Item		2019年6月 (19/04－19/06)			2020年6月 (20/04－20/06)			増減 Increase/Decrease		
		金額	Amount	%	金額	Amount	%	金額	Amount	%
営 業 収 益	Operating revenue									
ペイメント事業収益	Income from the payment business		53, 113			48, 836			△ 4, 277	91. 9%
リース事業収益	Income from the leases business		3, 014			2, 942			△ 71	97. 6%
ファイナンス事業収益	Income from the finance business		8, 699			9, 241			542	106. 2%
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	5			5			△ 0		
不動産関連事業原価	Cost of the real estate business	0	5		0	4		—	△ 0	88. 1%
金融収益	Financial revenues		1, 202			1, 103			△ 98	91. 8%
計	Total		66, 035	100. 0%		62, 128	100. 0%		△ 3, 907	94. 1%
営 業 費 用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		54, 494	82. 5%		48, 956	78. 8%		△ 5, 537	89. 8%
金 融 費 用	Financial expenses		2, 803	4. 2%		3, 125	5. 0%		322	111. 5%
計	Total		57, 298	86. 8%		52, 082	83. 8%		△ 5, 215	90. 9%
営 業 利 益	Operating income		8, 737	13. 2%		10, 045	16. 2%		1, 308	115. 0%
営 業 外 収 益	Non-operating income		2, 352	3. 6%		2, 240	3. 6%		△ 111	95. 3%
営 業 外 費 用	Non-operating expenses		89	0. 1%		105	0. 2%		16	117. 9%
経 常 利 益	Ordinary income		11, 000	16. 7%		12, 181	19. 6%		1, 180	110. 7%
特 別 利 益	Extraordinary income		—	—		77	0. 1%		77	—
特 別 損 失	Extraordinary loss		207	0. 3%		2, 659	4. 3%		2, 451	1282. 8%
税引前四半期純利益	Income before income taxes		10, 793	16. 3%		9, 600	15. 5%		△ 1, 192	88. 9%
法人税、住民税及び事業税	Income taxes-current	2, 286			1, 999			△ 287		
法 人 税 等 調 整 額	Income taxes-deferred	534	2, 821	4. 3%	△ 3, 591	△ 1, 591	△ 2. 6%	△ 4, 125	△ 4, 412	△ 56. 4%
四半期純利益	Net income		7, 971	12. 1%		11, 191	18. 0%		3, 219	140. 4%

	2019年6月	2020年6月
自己資本比率 Shareholders' equity/total assets	12.8%	12.9%
総資産利益率 ROA	0.26%	0.35%
自己資本利益率 ROE	1.97%	2.74%

貸 借 対 照 表 (2020年5月31日現在)
Balance Sheet (As of May 31, 2020)

Term		2020年2月	2020年5月	増減	Term		2020年2月	2020年5月	増減
		February, 2020	May, 2020	Increase/Decrease			February, 2020	May, 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	108,883	105,955	△ 2,928	流動負債	Current liabilities	170,157	171,187	1,030
現金及び預金	Cash and deposits	6,733	4,199	△ 2,533	支払手形及び買掛金	Notes and accounts payable-trade	207	63	△ 144
受取手形及び営業未収入金	Notes and operating accounts receivable	127	91	△ 35	短期借入金	Short-term loans payable	164,600	168,450	3,850
たな卸資産	Inventories	81,885	79,748	△ 2,137	未払金・未払費用	Accounts payable-other and accrued expenses	483	448	△ 34
買取債権	Purchased receivables	19,541	21,304	1,763	預り保証金	Guarantee deposited	1,207	1,172	△ 35
求償債権	Guarantor's claims	25	21	△ 3	その他	Other	3,659	1,054	△ 2,604
短期貸付金	Short-term loans receivable	26	25	0					
その他	Other	2,298	2,319	21					
貸倒引当金	Allowance for doubtful accounts	△ 1,754	△ 1,756	△ 1					
					固定負債	Noncurrent liabilities	1,742	1,735	△ 6
固定資産	Noncurrent assets	72,695	77,067	4,371	瑕疵保証引当金	Provision for guarantees for defects	15	13	△ 2
有形固定資産	Property, plant and equipment	39,917	45,007	5,090	預り保証金	Guarantee deposited	1,138	1,134	△ 4
無形固定資産	Intangible assets	104	100	△ 4	その他	Other	588	588	0
投資その他の資産	Investments and other assets	32,674	31,959	△ 714					
整理事業関連資産	Liquidation business assets	30,856	30,383	△ 473					
その他	Other	3,609	3,368	△ 241					
貸倒引当金	Allowance for doubtful accounts	△ 1,791	△ 1,791	0					
					負 債 合 計	Total liabilities	171,899	172,923	1,023
					(純資産の部)	(Net assets)			
					株主資本	Shareholders'equity	9,679	10,098	419
					資本金	Capital stock	50	50	—
					資本剰余金	Capital surplus	50	50	—
					利益剰余金	Retained earnings	9,579	9,998	419
					自己株式	Treasury stock			0
					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	9,679	10,098	419
資 産 合 計	Total assets	181,579	183,022	1,443	負 債 純 資 産 合 計	Total liabilities and net assets	181,579	183,022	1,443

損 益 計 算 書 (2020年3月1日 ~ 2020年5月31日)

Statement of Income (March 1, 2020 to May 31, 2020)

(単位:百万円)

(Millions of yen)

Term		2019年5月 (19/03－19/05)	2020年5月 (20/03－20/05)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	6, 573	7, 877	1, 304
売上原価	Cost of sales	3, 710	5, 119	1, 408
売上総利益	Gross profit	2, 863	2, 758	△ 104
販売費及び一般管理費	Selling, general and administrative expenses	1, 817	1, 725	△ 92
営業利益	Operating income	1, 045	1, 033	△ 12
営業外収益	Non-operating income	473	193	△ 280
営業外費用	Non-operating expenses	702	622	△ 80
経常利益	Ordinary income	816	604	△ 212
特別利益	Extraordinary income	0	0	0
特別損失	Extraordinary loss	0	0	0
分配前税金等調整前四半期純利益	Income before dividends distribution, income taxes	816	604	△ 212
匿名組合分配額	Dividend distribution from silent partnerships	0	0	0
税金等調整前四半期純利益	Income before income taxes and minority interests	604	604	0
法人税等	Income taxes	871	185	△ 686
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	0
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	△ 54	419	473

◆ セグメント別業績概況 / Results by Business Segment

単位: 百万円 / (¥ Million)

	純収益			事業利益		
	Net Revenue			Business profit		
	2019/6	2020/6	前年比% YOY Change (%)	2019/6	2020/6	前年比% YOY Change (%)
ペイメント Payment	58,521	51,367	87.8	6,206	7,701	124.1
リース Leases	3,019	2,953	97.8	1,131	1,126	99.6
ファイナンス Finance	10,215	10,586	103.6	4,599	6,018	130.8
不動産関連 Real-Estate-related	4,081	3,796	93.0	1,842	1,717	93.2
エンタテインメント Entertainment	2,266	687	30.3	767	△440	—
計 Total	78,103	69,390	88.8	14,548	16,124	110.8
セグメント間取引 Inter-segment Transactions	△615	△601	—	0	0	—
連結 Consolidated	77,488	68,789	88.8	14,549	16,125	110.8