

2021年3月期

# 決算資料

*Reference Materials for the year ended March 31, 2021*

2021年 5月 14日

*May 14, 2021*



経営企画部

*Corporate Planning Dept.*

*03-3988-2110*

CREDIT SAISON CO., LTD.

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

単位:百万円/(¥ Million)

	2020/3	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	4,946,908	103.3	55.3	4,500,366	91.0	56.7
カードキャッシング Cash advances	237,555	97.8	2.7	155,004	65.2	2.0
カード事業計 Credit card business total	5,184,463	103.0	58.0	4,655,371	89.8	58.6
証書ローン Member's Loan	1,258	90.4	0.0	739	58.8	0.0
プロセッシング・他社カード代行 Agency services	2,985,255	99.0	33.4	2,609,412	87.4	32.9
ペイメント関連 Payment-related	28,978	112.5	0.3	25,932	89.5	0.3
ペイメント事業計 Payment business total	8,199,955	101.6	91.7	7,291,455	88.9	91.8
リース事業 Leases	127,178	110.0	1.4	114,885	90.3	1.4
信用保証 Credit guarantees	101,510	88.8	1.1	70,283	69.2	0.9
不動産担保ローン Mortgage loans	175,621	84.4	2.0	141,698	80.7	1.8
その他 Others	341,131	118.5	3.8	322,366	94.5	4.1
ファイナンス関連 Finance-related	516,752	104.2	5.8	464,064	89.8	5.8
ファイナンス事業計 Finance business total	618,263	101.3	6.9	534,348	86.4	6.7
その他の事業 Other businesses	23	101.7	0.0	25	108.5	0.0
取扱高合計 Total volume of transactions	8,945,420	101.7	100.0	7,940,715	88.8	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 insurance and revenue from installment sales finance business.

◆「その他の事業」は賃貸収入などを含む。

Other businesses includes items such as lease revenue.

## ◆ 営業資産残高の実績 / Operating Assets

単位: 百万円/(¥ Million)

	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit card-related shopping services	1,044,962	△ 25,033	97.7	1,015,027	△ 29,935	97.1
(内 リボルビング) (shopping revolving included)	426,826	4,272	101.0	388,811	△ 38,014	91.1
カードキャッシング Cash advances	218,897	889	100.4	184,275	△ 34,622	84.2
カード事業計 Credit card business total	1,263,860	△ 24,143	98.1	1,199,302	△ 64,557	94.9
証書ローン Member's Loan	4,677	△ 690	87.1	3,718	△ 958	79.5
プロセッシング・他社カード代行 Agency services	94,502	△ 15,581	85.8	95,165	663	100.7
ペイメント関連 Payment-related	411	73	121.8	368	△ 42	89.7
ペイメント事業計 Payment business total	1,363,451	△ 40,341	97.1	1,298,555	△ 64,895	95.2
リース事業 Leases	70,438	3,015	104.5	71,741	1,302	101.8
信用保証 Credit guarantee	1,364 (261,835)	△ 39 (△12,880)	97.2 (95.3)	1,184 (227,210)	△ 179 (△ 34,625)	86.8 (86.8)
不動産担保ローン Mortgage loans	631,279	111,455	121.4	728,113	96,834	115.3
その他 Others	130,623 (177,886)	35,248 (63,461)	137.0 (155.5)	159,007 (243,578)	28,383 (65,691)	121.7 (136.9)
ファイナンス関連 Finance-related	761,902 (809,165)	146,704 (174,917)	123.8 (127.6)	887,120 (971,691)	125,218 (162,525)	116.4 (120.1)
ファイナンス事業計 Finance business total	763,267 (1,071,001)	146,665 (162,037)	123.8 (117.8)	888,305 (1,198,902)	125,038 (127,900)	116.4 (111.9)
割賦売掛金残高計 Accounts receivable - installment	2,197,156 (2,504,891)	109,339 (124,711)	105.2 (105.2)	2,258,602 (2,569,198)	61,445 (64,307)	102.8 (102.6)
リース投資資産 Investments in leases	257,713	16,583	106.9	259,964	2,251	100.9

◆ ( )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-徳円(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)

	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit card-related shopping services	1,059,962	△ 10,033	99.1	1,015,027	△ 44,935	95.8

## ◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2020/3	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	140,136	103.2	52.3	131,339	93.7	52.3
カードキャッシング Cash advances	32,376	99.5	12.1	28,308	87.4	11.3
カード事業計 Credit card business total	172,513	102.5	64.4	159,647	92.5	63.5
証書ローン Member's Loan	588	86.4	0.2	472	80.3	0.2
プロセッシング・他社カード代行 Agency services	31,260	109.9	11.7	27,572	88.2	11.0
ペイメント関連 Payment-related	10,111	103.1	3.8	10,408	102.9	4.1
ペイメント事業計 Payment business total	214,473	103.5	80.0	198,101	92.4	78.8
リース Leases	12,264	96.4	4.6	12,287	100.2	4.9
信用保証 Credit guarantee	16,628	98.0	6.2	14,949	89.9	5.9
不動産担保ローン Mortgage loans	13,995	110.8	5.2	14,889	106.4	5.9
その他 Others	6,051	120.4	2.3	6,608	109.2	2.6
ファイナンス関連 Finance-related	20,046	113.6	7.5	21,498	107.2	8.6
ファイナンス事業計 Finance business total	36,674	105.9	13.7	36,447	99.4	14.5
その他の事業 Other businesses	21	102.9	0.0	23	108.1	0.0
金融収益 Financial revenue	4,586	103.3	1.7	4,448	97.0	1.8
営業収益計 Total operating revenue	268,020	103.5	100.0	251,307	93.8	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の収益を含む。  
Payment related business includes items such as insurance and revenue from installment sales finance business.

◆「その他の事業」は賃貸収入などを含む。  
Other businesses includes items such as lease revenue.

### ▶ カードショッピング収益の内訳 / Breakdown of Operating revenue from shopping services.

	2020/3	前年比% YOY Change (%)	構成比% % of Total	2021/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	78,280	104.3	55.9	71,019	90.7	54.1
リボ残高収益 Revenues from Revolving Credit	53,096	101.5	37.9	51,130	96.3	38.9
年会費 Annual membership Fees	8,758	104.2	6.3	9,189	104.9	7.0
合計 Total	140,136	103.2	100.0	131,339	93.7	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)

	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	38,372	2,354	106.5	36,529	△ 1,843	95.2
貸倒引当金繰入額 Provision of allowance for doubtful accounts	23,928	421	101.8	22,979	△ 949	96.0
利息返還損失引当金繰入額 Provision for loss on interest repayment	10,784	10,784	-	-	△ 10,784	-
債務保証損失引当金繰入額 Provision for loss on guarantees	7,830	△ 80	99.0	6,123	△ 1,706	78.2
役員報酬 Remuneration for directors (and other officers)	410	15	103.9	336	△ 74	81.8
従業員給料及び賞与 Employees' salaries and bonuses	18,776	△ 1,100	94.5	25,719	6,942	137.0
賞与引当金繰入額 Provision for bonuses	1,657	△ 59	96.5	2,219	561	133.9
退職給付費用 Retirement benefit expenses	785	△ 17	97.9	1,084	299	138.1
役員賞与引当金繰入額 Provision for bonuses for directors (and other officers)	119	6	105.3	68	△ 51	57.1
福利厚生費 Welfare expenses	3,328	△ 158	95.5	4,328	1,000	130.0
通信交通費 Communication and transportation expenses	12,615	1,250	111.0	8,704	△ 3,910	69.0
租税公課 Taxes and dues	8,220	926	112.7	7,192	△ 1,028	87.5
賃借料 Rent expenses	1,711	149	109.6	2,238	526	130.8
支払手数料 Commission expenses	85,122	2,924	103.6	64,144	△ 20,978	75.4
減価償却費 Depreciation	14,435	866	106.4	19,220	4,784	133.1
その他 Others	7,694	1,786	130.2	7,378	△ 315	95.9
合計 Total	235,794	20,068	109.3	208,269	△ 27,525	88.3

## ◆ 貸倒償却の実額 / Depreciation expenses

	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Total depreciation expenses	33,209	4,141	114.2	32,735	△ 474	98.6

◆ 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)

2021/3			
変動金利資産 Variable-rate assets	1,098	変動金利負債 Variable-rate liabilities	857 (857)
準固定金利資産 Semi fixed-rate assets	587	固定金利負債 Fixed-rate liabilities	1,553 (1,553)
固定金利資産 Fixed-rate assets	366	非金利負債 Non interest-bearing liabilities	426
非金利資産 Non interest-earning assets	1,228 (1,228)	資本 Shareholder's equity	441
資産合計 Total assets	3,280 (3,280)	負債・資本合計 Total liabilities and shareholder's equity	3,280 (3,280)

GAP額 GAP amount	△ 241 (△241)
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				
	2021/3	前年比% YOY Change (%)	2022/3	前年比% YOY Change (%)	構成比% % of Total
ペイメント事業収益 Revenue from the payment business	206,722	89.8%	216,120	104.5	72.2
リース事業収益 Revenue from the leases business	12,286	100.2%	12,330	100.4	4.1
ファイナンス事業収益 Revenue from the finance business	43,412	100.7%	47,080	108.4	15.7
不動産関連事業利益 Income from the real estate-related business	13,639	83.8%	16,150	118.4	5.4
エンタテインメント事業利益 Income from the entertainment business	5,535	62.8%	6,820	123.2	2.3
金融収益 Financial revenue	1,028	133.4%	1,000	97.2	0.3
純収益合計 Total net revenue	282,625	90.8%	299,500	106.0	100.0

※不動産関連事業利益・エンタテインメント事業利益は、不動産関連事業原価・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。

	2021/3	前年比% YOY Change (%)	2022/3	前年比% YOY Change (%)
事業利益 Business profit	48,352	133.6%	52,000	107.5%
当期利益 Profit attributable to owners of parent	36,132	158.0%	36,500	101.0%



◆ 単体業績予想 / Performance Estimates (Non-Consolidated)

単位: 百万円 / (¥ Million)

	取扱高 Transaction volume			営業収益 Operating Revenue		
	2022/3	前年比% YOY Change (%)	構成比% % of Total	2022/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit card-related shopping services	4,954,000	110.1	57.5	135,600	103.2	52.2
カードキャッシング Cash advances	206,000	132.9	2.4	28,100	99.3	10.8
カード事業計 Credit card business total	5,160,000	110.8	59.9	163,700	102.5	63.0
証書ローン Member's Loan	849	114.9	0.0	400	84.7	0.2
プロセッシング・他社カード代行 Agency services	2,719,000	104.2	31.6	28,500	103.4	11.0
ペイメント関連 Payment-related	26,000	100.3	0.3	10,700	102.8	4.1
ペイメント事業計 Payment business total	7,905,849	108.4	91.7	203,300	102.6	78.3
リース 事業 Leases	122,000	106.2	1.4	12,300	100.1	4.7
信用保証 Credit guarantees	88,000	125.2	1.0	13,800	92.3	5.3
不動産担保ローン Mortgage loans	128,000	90.3	1.5	17,200	115.5	6.6
その他 Others	373,000	115.7	4.3	8,100	122.6	3.1
ファイナンス関連 Finance-related	501,000	108.0	5.8	25,300	117.7	9.7
ファイナンス事業計 Finance business total	589,000	110.2	6.8	39,100	107.3	15.1
金融収益 Financial revenue				5,000	112.4	1.9
合計 Total	8,616,849	108.5	100.0	259,700	103.3	100.0

	2021/3	前年比% YOY Change (%)	2022/3	前年比% YOY Change (%)
販管費 SG&A expenses	208,269	88.3	214,800	103.1
金融費用 Financial costs	11,530	109.5	11,900	103.2
計 Total	219,799	89.2	226,700	103.1
営業利益 Operating income	31,507	145.3	33,000	104.7
経常利益 Ordinary income	38,026	134.1	39,000	102.6
当期純利益 Net income	29,931	89.6	26,000	86.9

**(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年度実績    2020年度実績    2021年度見込  
 Fiscal 19        Fiscal 20        Fiscal 21  
 Actual            Actual            Estimate

事業内容・他  
 Business & others

**■連結子会社 Consolidated Subsidiaries**

単位：百万円／(¥ Million)

		2019年度実績 Fiscal 19 Actual	2020年度実績 Fiscal 20 Actual	2021年度見込 Fiscal 21 Estimate	
(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	181,579	197,962		< 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	9,679	10,431		
	負債 Liabilities	171,899	187,531		
	営業収益 Operating Revenue	※1 12,724	※1 10,362	12,040	
	経常利益 Ordinary Income	3,892	854	3,570	
	当期利益 Net Income	1,869	752	2,340	
(株)セゾンパーソナルプラス  SAISON PERSONAL PLUS COMPANY LIMITED.	総資産 Total Assets	6,821	7,663		< 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	5,818	6,356		
	負債 Liabilities	1,003	1,307		
	営業収益 Operating Revenue	7,833	7,724	7,920	
	経常利益 Ordinary Income	730	903	780	
	当期利益 Net Income	473	538	530	
(株)セゾンファンデックス  Saison Fundex Corporation	総資産 Total Assets	121,498	131,100		< 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	21,278	24,057		
	負債 Liabilities	100,219	107,042		
	営業収益 Operating Revenue	9,562	10,222	11,280	
	経常利益 Ordinary Income	3,618	4,115	5,000	
	当期利益 Net Income	2,403	3,190	3,420	
(株)コンチェルト  CONCERTO CO., LTD.	総資産 Total Assets	42,357	40,482		< Amusement Facilities Business, Real Estate Leasing Business >  - In the Amusement Facilities Business, the Group manages 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	34,161	33,563		
	負債 Liabilities	8,196	6,919		
	営業収益 Operating Revenue	※1 10,567	※1 7,239	8,430	
	経常利益 Ordinary Income	2,262	797	1,000	
	当期利益 Net Income	1,550	△ 598	620	

・ For Atrium Group and Concerto, gross profit (※1) is shown after deducting the cost from the amount of sales.  
 ・ The settlement month of Atrium Co., Ltd. and some of its subsidiaries has been changed from February to March in the current fiscal year, and the actual results for FY2020 will be 13 months from March 2020 to March 2021.

**(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年度実績    2020年度実績    2021年度見込  
 Fiscal 19        Fiscal 20        Fiscal 21  
 Actual            Actual            Estimate

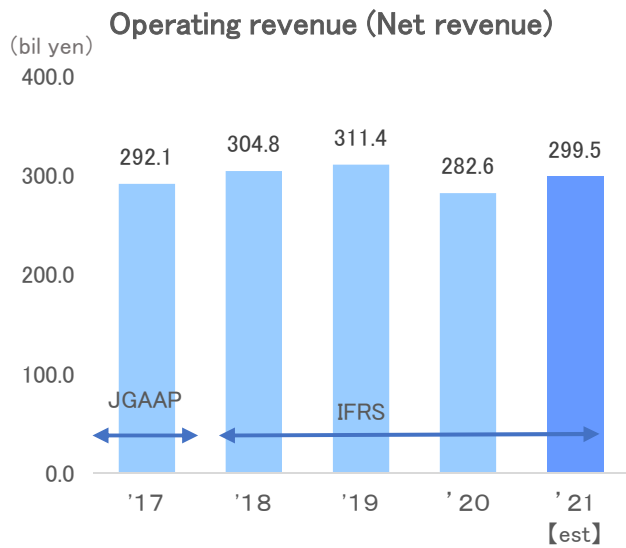
事業内容・他  
 Business & others

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

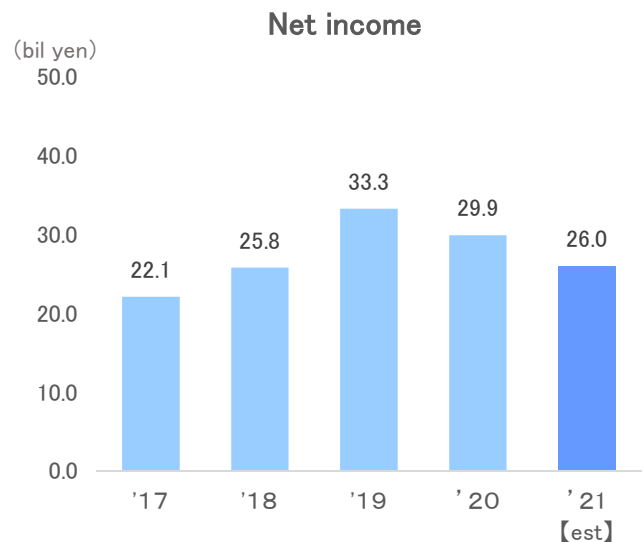
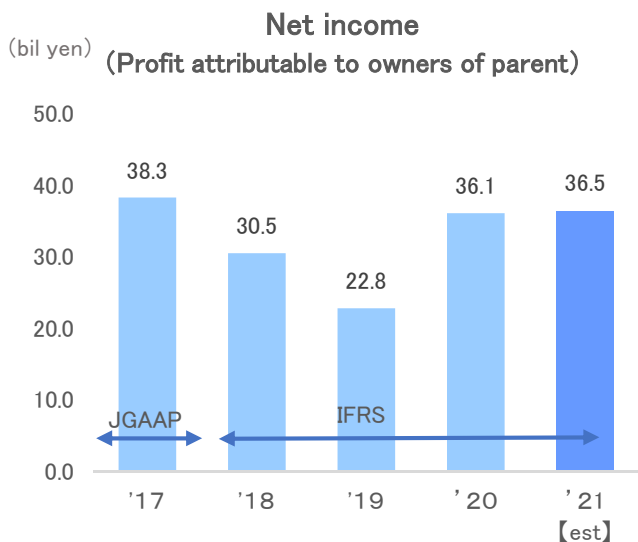
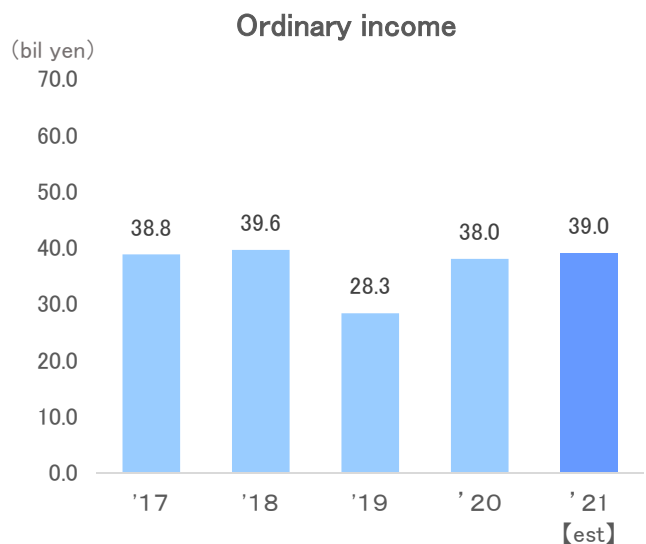
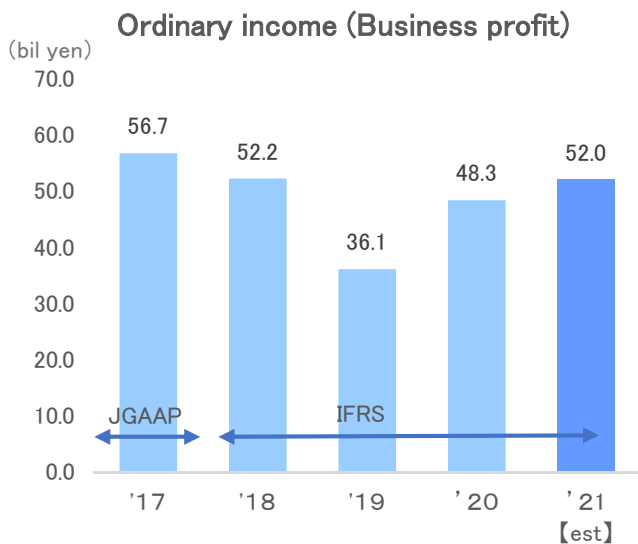
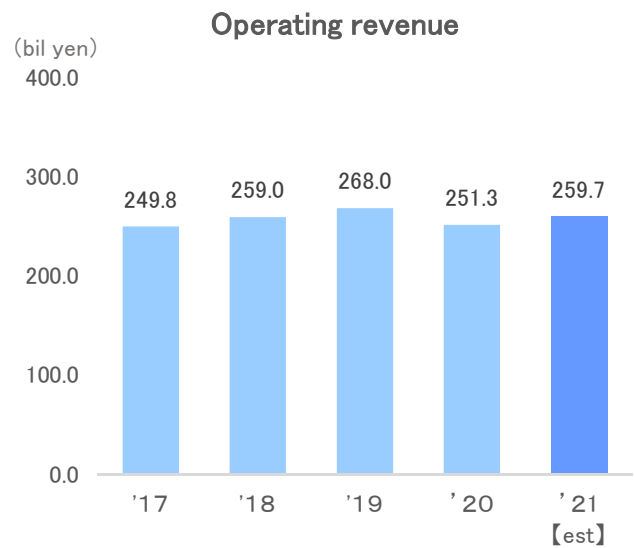
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	19,577	20,471		<Information Service Industry > Financial IT service business, retail integrated solution business, and HULFT business providing telecommunications middleware sales and solutions.
	純資産	Shareholders' Equity	12,822	14,037		
	負債	Liabilities	6,755	6,434		
	営業収益	Operating Revenue	9,295	9,528		
	経常利益	Ordinary Income	3,488	3,003	2,500	
	当期利益	Net Income	1,099	2,460	2,000	
46.8% (46.8%)						
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	181,525	177,441		<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. April 2021, the service and design of "Idemitsu Card Mydo Plus" was revised and renewed to "apollo station card".
	純資産	Shareholders' Equity	35,162	36,255		
	負債	Liabilities	146,363	141,186		
	営業収益	Operating Revenue	23,893	22,254	22,440	
	経常利益	Ordinary Income	3,567	1,976	70	
	当期利益	Net Income	2,500	1,344	50	
50.0% (50.0%)						
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	94,778	88,915		<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	34,602	35,218		
	負債	Liabilities	60,177	53,697		
	営業収益	Operating Revenue	17,697	15,735	15,920	
	経常利益	Ordinary Income	2,010	1,269	1,100	
	当期利益	Net Income	1,564	636	770	
22.4% (22.4%)						
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	15,230	15,016		<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	2,120	2,412		
	負債	Liabilities	13,110	12,604		
	営業収益	Operating Revenue	2,655	2,653	2,440	
	経常利益	Ordinary Income	299	447	170	
	当期利益	Net Income	195	292	110	
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	37,381	43,046		<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	898	1,058		
	負債	Liabilities	36,483	41,988		
	営業収益	Operating Revenue	7,791	7,944	8,270	
	経常利益	Ordinary Income	135	298	130	
	当期利益	Net Income	82	160	10	
30.0% (30.0%)						
高島屋フィナンシャル・パートナーズ㈱ Takashimaya Financial Partners Co., Ltd.	総資産	Total Assets	104,132	103,746		<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	35,175	40,900		
	負債	Liabilities	68,957	62,845		
	営業収益	Operating Revenue	20,697	19,575	21,390	
	経常利益	Ordinary Income	4,518	4,346	4,160	
	当期利益	Net Income	2,951	2,814	2,700	
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	149,720	133,117		<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	36,780	37,815		
	負債	Liabilities	112,940	95,302		
	営業収益	Operating Revenue	20,142	17,463	18,100	
	経常利益	Ordinary Income	2,151	2,535	1,440	
	当期利益	Net Income	1,361	1,606	920	
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				
	負債	Liabilities				
	営業収益	Operating Revenue				
	経常利益	Ordinary Income				
	当期利益	Net Income				
50.0% (50.0%)						

# ◆ Business Results

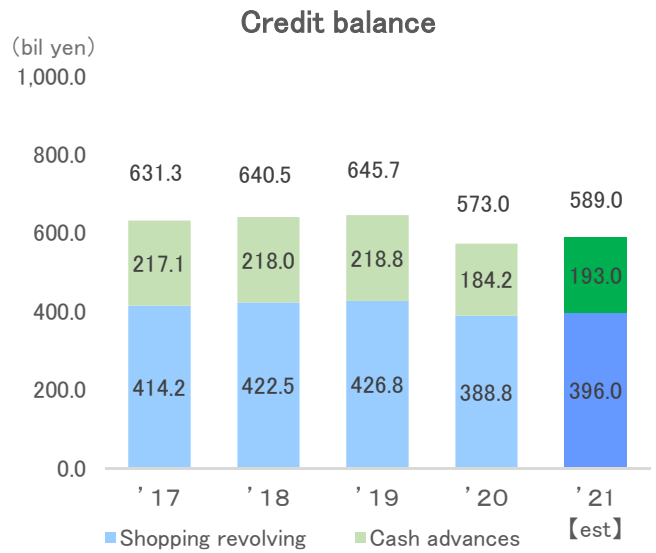
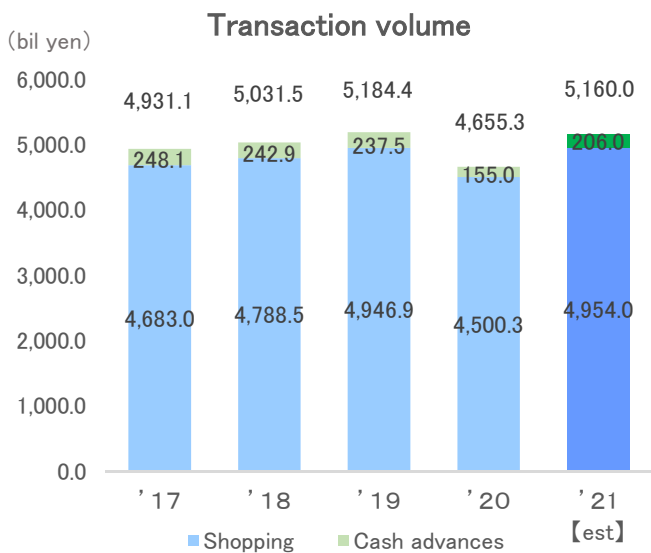
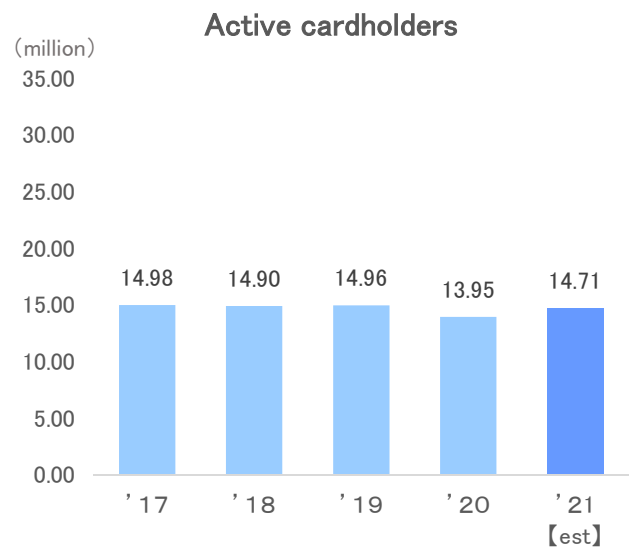
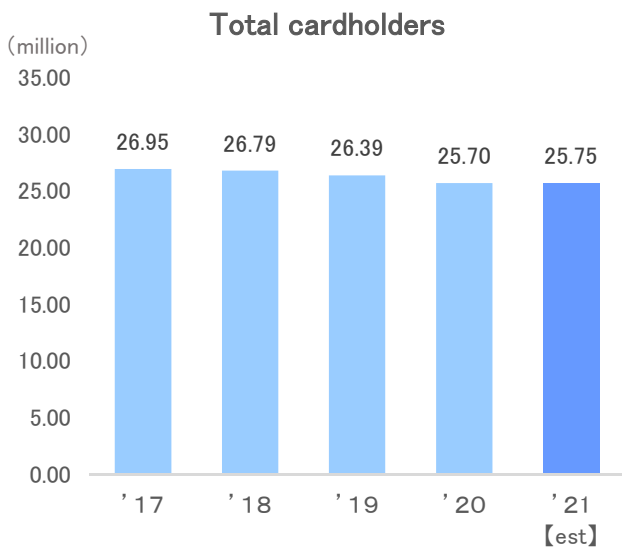
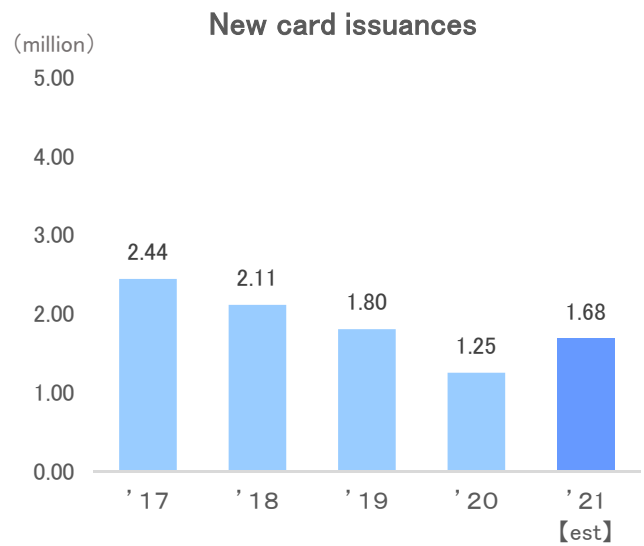
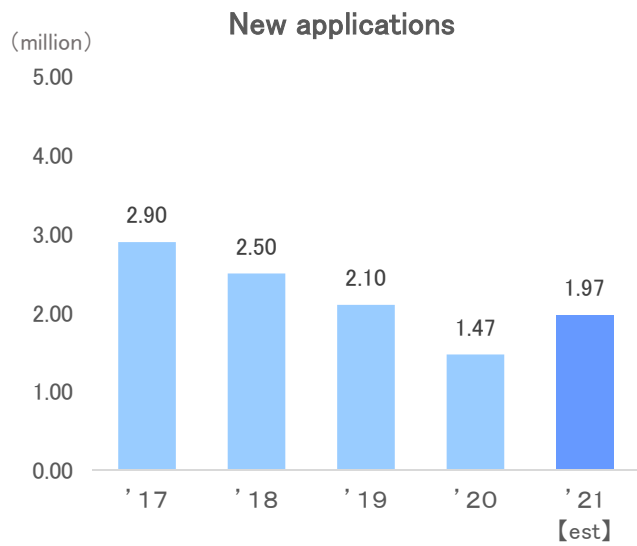
## Consolidated



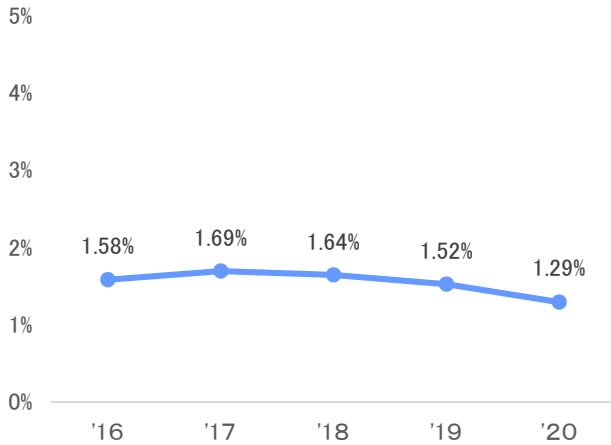
## Non-consolidated



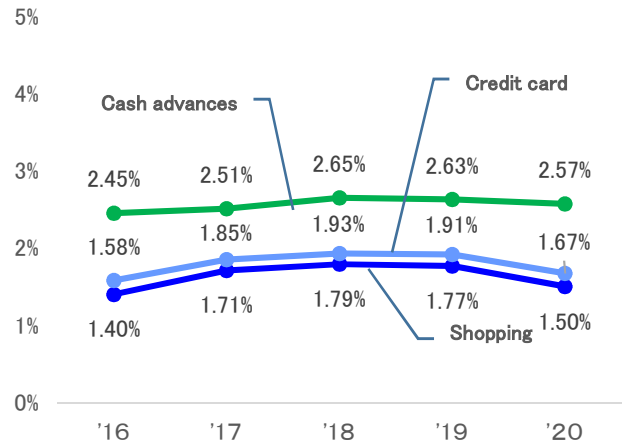
# ◆ Main Indices (Non-consolidated)



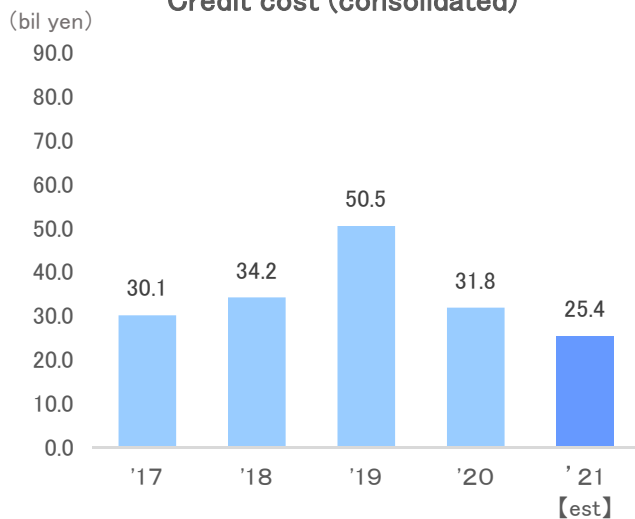
Delinquency over 90 days (consolidated)



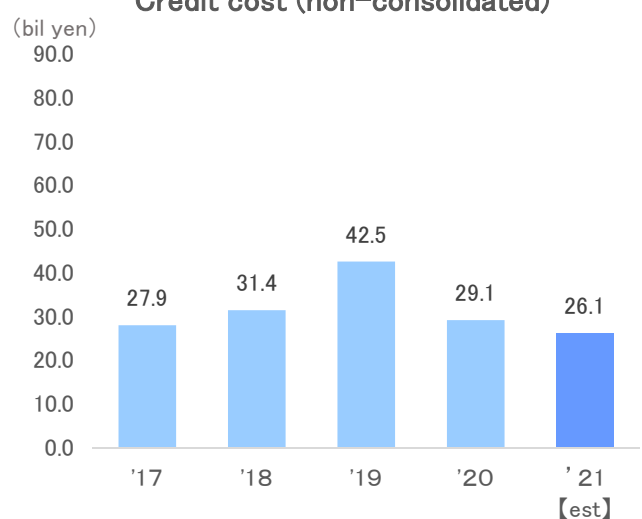
Delinquency over 90 days (non-consolidated)



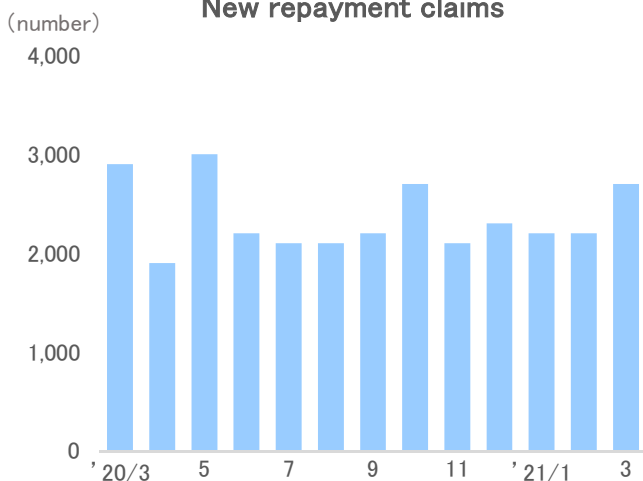
Credit cost (consolidated)



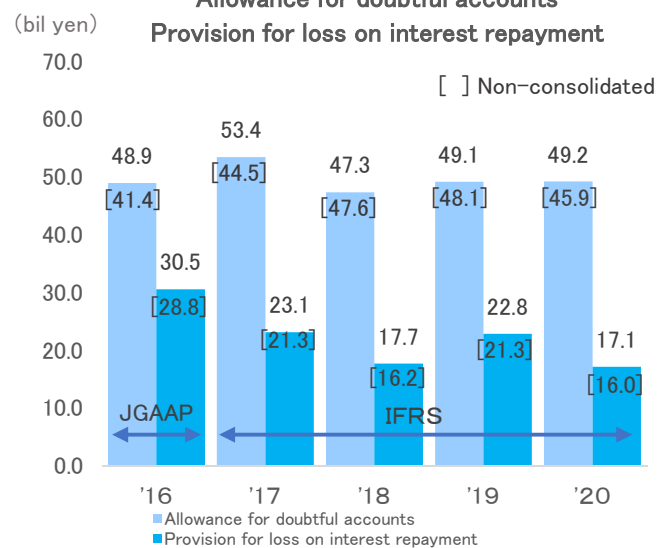
Credit cost (non-consolidated)



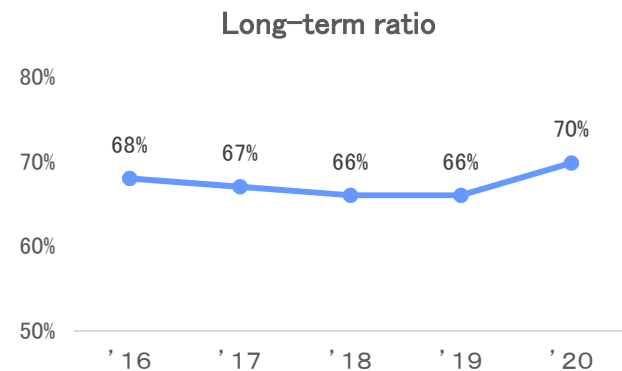
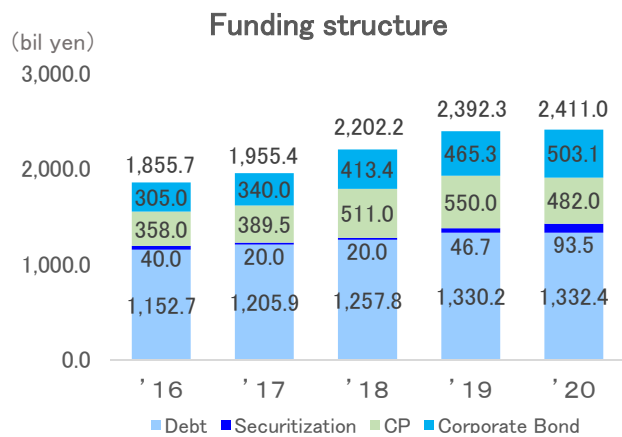
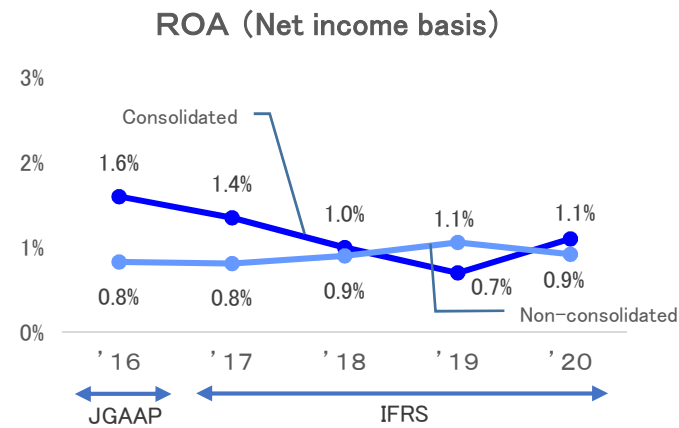
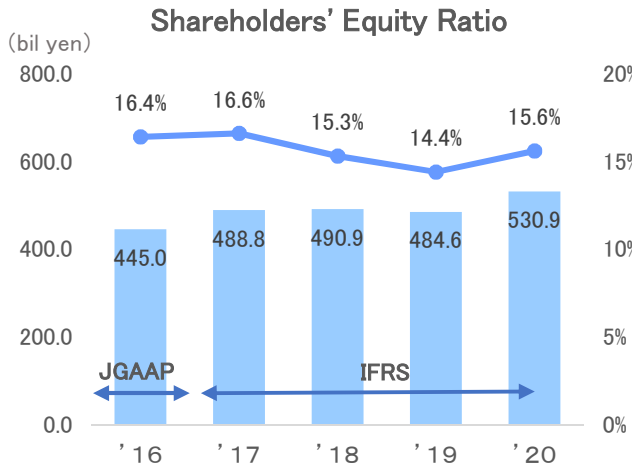
New repayment claims



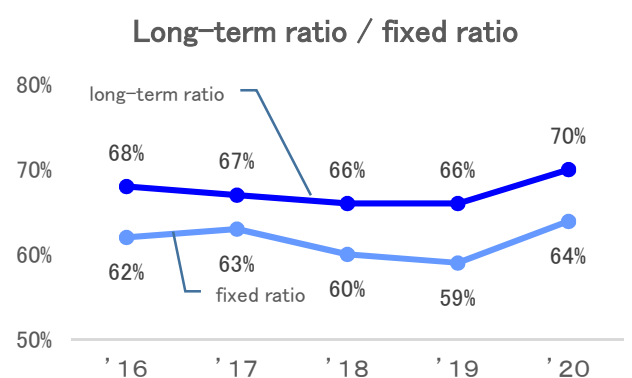
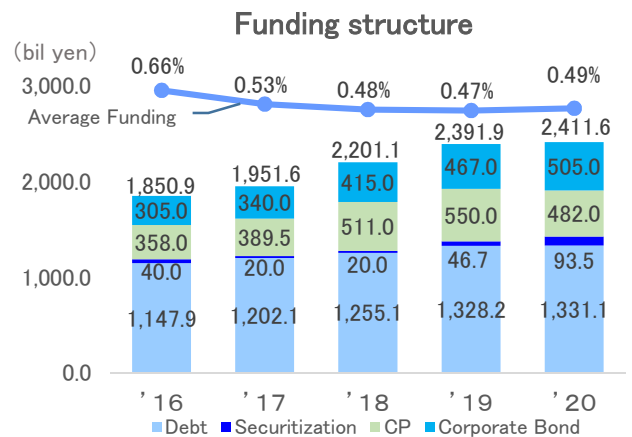
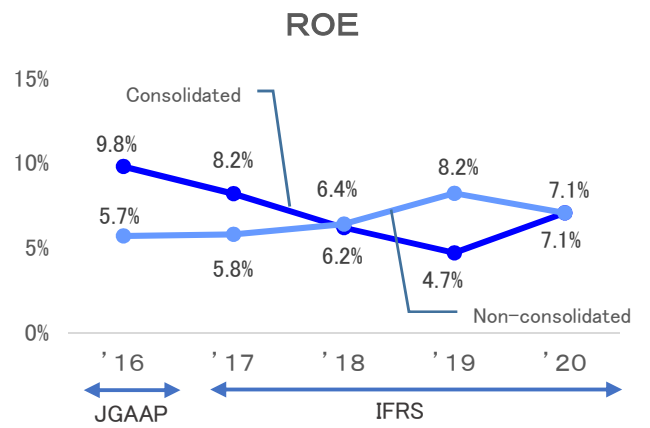
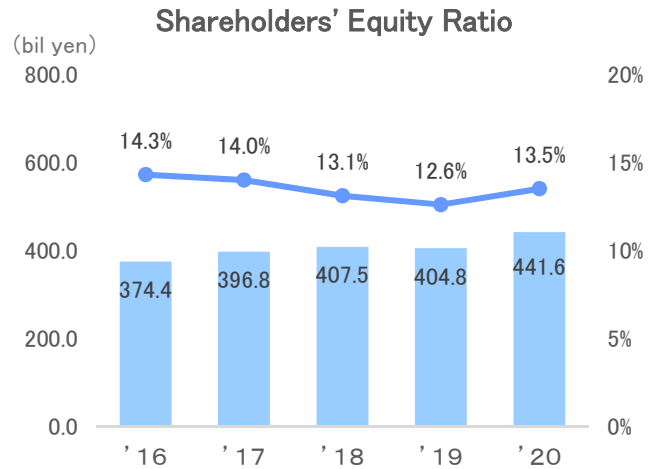
Allowance for doubtful accounts  
Provision for loss on interest repayment



**Consolidated**



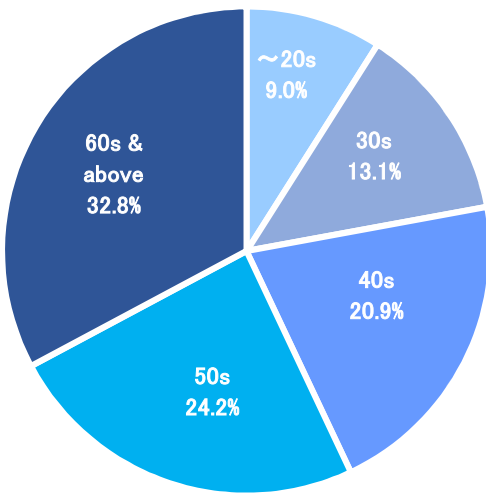
**Non-consolidated**



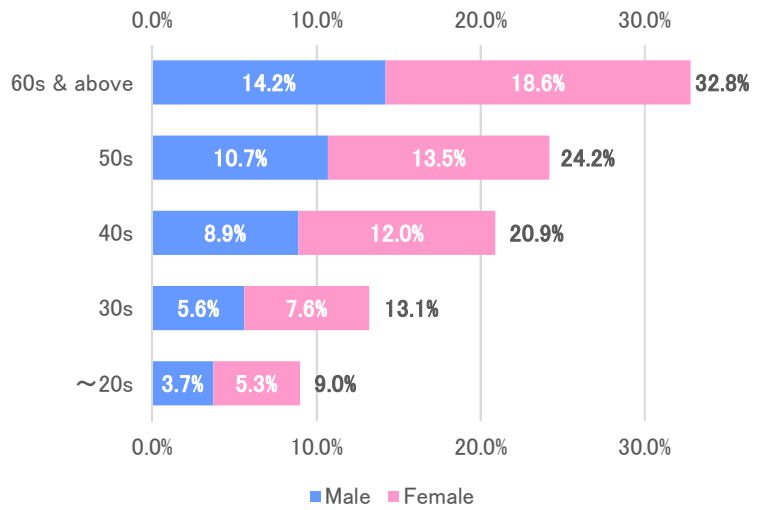
# ◆ Cardholders' attributes and usage trend

As of Mar 31, 2021

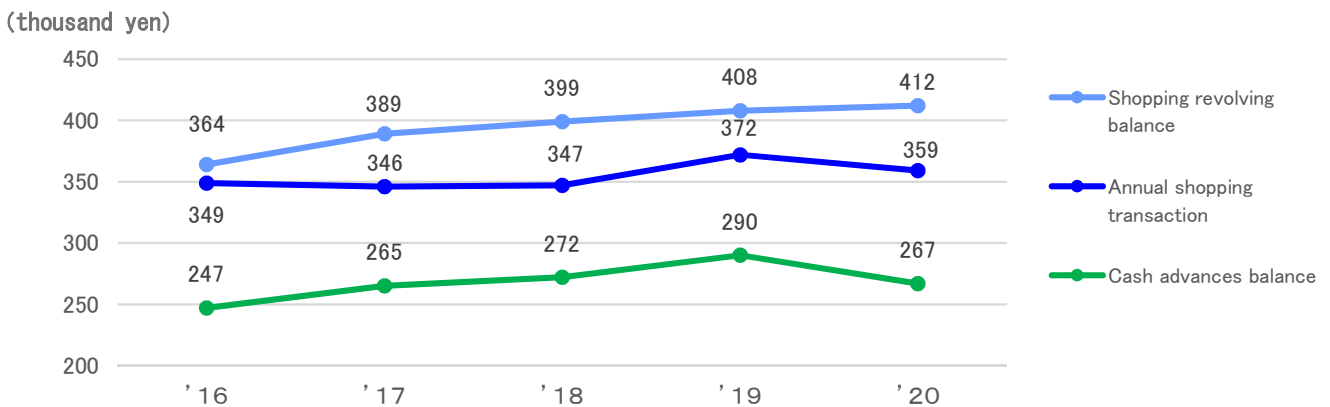
### Cardholders by age



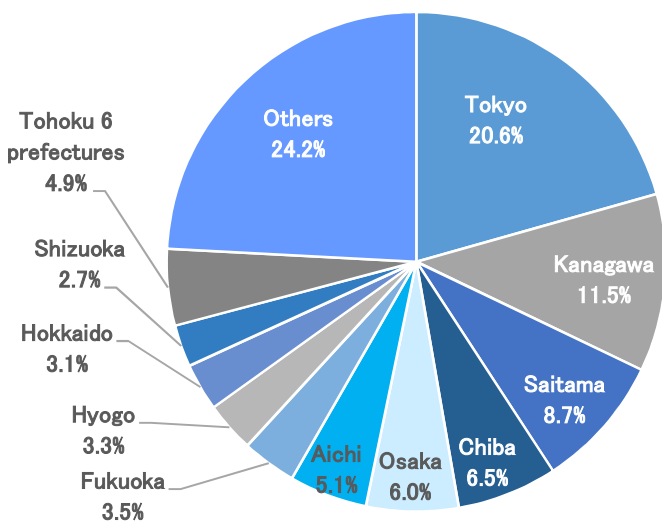
### Cardholders by age and gender



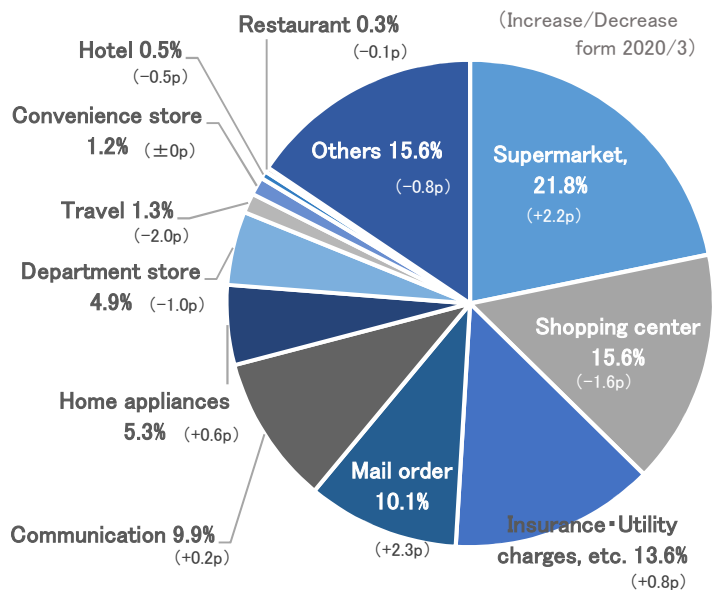
### Average usage and credit balance per customer



### Cardholders by prefecture



### Shopping transaction volume by business type (Saion)





## ◆ Results of Card Companies with Capital Alliances

as of . March 31, 2021

	New applications (million)	Total cardholders (million)	Transaction volume (billion yen)	Operating revenue (billion yen)	Ordinary income (billion yen)
Credit Saison (non-consolidated)	1.47	25.70	4,655.3	251.3	38
Yamada Financial 34.0% (established 2006/6)	0.06	1.39	114.5	0.5	0.1
YM Saison 50.0% (established 2007/9)	0.00	0.02	3.6	0.0	0.0
Idemitsu Credit 50.0%(invested 2003/10)	0.27	3.79	711.9	22.2	1.9
Resona Card 22.4% (invested 2004/8)	0.04	1.41	354.8	15.7	1.2
Takashimaya Financial Partners 30.5% (invested 2004/8)	0.10	1.38	657.7	19.5	4.3
Shizugin Saison 50.0% (established 2006/10)	0.00	0.26	67.7	2.6	0.4
Daiwa House Financial 30.0% (established 2006/11)	0.01	0.40	140.3	7.9	0.2
Seven CS Card Service 49.0% (established 2010/09)	0.05	2.94	607.2	17.4	2.5
<b>Total</b>	<b>1.94</b>	<b>35.88</b>	<b>7,194.9</b>	<b>336.6</b>	<b>48.5</b>

※Transaction volume includes card shopping and cash advances

## 貸借対照表 (2021年3月31日現在)

## Balance Sheet (As of March 31, 2021)

Term	2020年2月 February, 2020	2021年3月 March, 2021	増減 Increase/Decrease	Term	2020年2月 February, 2020	2021年3月 March, 2021	増減 Increase/Decrease		
								科目	Items
(資産の部)	(Assets)			(負債の部)	(Liabilities)				
流動資産	Current assets	108,883	106,493	△ 2,390	流動負債	Current liabilities	170,157	185,782	15,624
現金及び預金	Cash and deposits	6,733	3,327	△ 3,405	支払手形及び買掛金	Notes and accounts payable-trade	207	259	51
受取手形及び営業未収入金	Trade notes and accounts receivable	127	76	△ 50	短期借入金	Short-term loans payable	164,600	179,350	14,750
たな卸資産	Inventories	81,885	81,780	△ 105	未払金・未払費用	Accounts payable - other and accrued expenses	483	394	△ 88
買取債権	Purchased receivables	19,541	19,296	△ 244	預り保証金	Guarantee deposits	1,207	1,065	△ 142
求償債権	Guarantor's claims	25	—	△ 25	その他	Other	3,659	4,712	1,053
短期貸付金	Short-term loans receivable	26	24	△ 2					
その他	Other	2,298	4,091	1,793					
貸倒引当金	Allowance for doubtful accounts	△ 1,754	△ 2,105	△ 350					
					固定負債	Noncurrent liabilities	1,742	1,748	6
固定資産	Noncurrent assets	72,695	91,469	18,773	瑕疵保証引当金	Provision for guarantees for defects	15	6	△ 9
有形固定資産	Property, plant and equipment	39,917	59,151	19,234	預り保証金	Guarantee deposited	1,138	1,162	23
無形固定資産	Intangible assets	104	77	△ 26	その他	Other	588	580	△ 7
投資その他の資産	Investments and other assets	32,674	32,240	△ 433					
整理事業関連資産	Liquidation business assets	30,856	30,407	△ 448					
その他	Other	3,609	3,631	22					
貸倒引当金	Allowance for doubtful accounts	△ 1,791	△ 1,798	△ 7					
					負債合計	Total liabilities	171,899	187,531	15,631
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	9,679	10,431	752
					資本金	Share capital	50	50	—
					資本剰余金	Capital surplus	50	50	—
					利益剰余金	Retained earnings	9,579	10,331	752
					自己株式	Treasury shares	—	—	—
					評価・換算差額等	Valuation and translation adjustments	—	—	—
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	—	—	—
					非支配株主持分	Non-controlling interests	—	—	—
					純資産合計	Total net assets	9,679	10,431	752
資産合計	Total assets	181,579	197,962	16,383	負債純資産合計	Total liabilities and net assets	181,579	197,962	16,383

・(株)アトリウム及びその一部の子会社の決算月を当会計年度において2月から3月へ変更しております。

## 損益計算書（2020年3月1日～2021年3月31日）

Statements of Income (March 1, 2020 to March 31, 2021)

(単位:百万円)

(Millions of yen)

科 目	Items	Term	2020年2月 (19/03-20/02)	2021年3月 (20/03-21/03)	増減 Increase/Decrease
売上高	Net sales		47,383	24,474	△ 22,908
売上原価	Cost of sales		34,658	14,112	△ 20,546
売上総利益	Gross profit		12,724	10,362	△ 2,362
販売費及び一般管理費	Selling, general and administrative expenses		7,912	7,376	△ 535
営業利益	Operating profit		4,811	2,985	△ 1,826
営業外収益	Non-operating income		1,751	704	△ 1,047
営業外費用	Non-operating expenses		2,671	2,835	164
経常利益	Ordinary profit		3,892	854	△ 3,037
特別利益	Extraordinary income		65	244	179
特別損失	Extraordinary loss		55	1	△ 54
分配前税金等調整前当期純利益	Profit before dividends distribution, income taxes		3,901	1,098	△ 2,803
匿名組合分配額	Dividend distribution from silent partnerships		—	—	—
税金等調整前当期純利益	Profit before income taxes		3,901	1,098	△ 2,803
法人税等	Income taxes		2,032	345	△ 1,686
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		1,869	752	△ 1,117

・(株)アトリウム及びその一部の子会社の決算月を当会計年度において2月から3月へ変更しております。

## 貸借対照表 (2021年3月31日現在)

## Balance Sheets (As of March 31, 2021)

(単位: 百万円)

(Millions of yen)

科目	Items	2020年3月 March, 2020	2021年3月 March, 2021	増減 Increase/Decrease	科目	Items	2020年3月 March, 2020	2021年3月 March, 2021	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	119,105	128,064	8,958	流動負債	Current liabilities	99,183	106,324	7,140
現金及び預金	Cash and deposits	1,239	1,582	343	短期借入金	Short-term borrowings	96,900	103,600	6,700
営業貸付金	Operating loans	99,117	104,900	5,783	一年以内返済予定 長期借入金	Current portion of long-term borrowings	—	—	—
販売用不動産	Real estate for sale	18,300	21,580	3,279	リース債務	Lease obligations	10	8	△ 1
未収入金	Accounts receivable	261	176	△ 85	未払金	Accounts payable - other	193	101	△ 92
前払費用	Prepaid expenses	48	51	3	未払費用	Accrued expenses	505	383	△ 122
未収収益	Accrued income	803	801	△ 1	未払法人税等	Income taxes payable	447	1,155	707
繰延税金資産	Deferred tax assets	682	—	△ 682	利息返還損失引当金	Provision for loss on interest repayment	440	378	△ 62
その他流動資産	Other current assets	766	1,488	721	債務保証引当金	Provision for loss on guarantees	228	154	△ 73
貸倒引当金	Allowance for doubtful accounts	△ 2,115	△ 2,517	△ 402	その他流動負債	Other current liabilities	457	542	84
					固定負債	Non-current liabilities	1,035	718	△ 317
固定資産	Noncurrent assets	2,393	3,036	642	長期借入金	Long-term borrowings	—	—	—
有形固定資産	Property, plant and equipment	438	310	△ 127	リース債務	Lease obligations	18	10	△ 8
土地	Land	203	67	△ 136	長期未払金	Long-term accounts payable	0	0	△ 0
建物	Buildings	117	112	△ 4	利息返還損失引当金	Provision for loss on interest repayment	1,016	708	△ 308
器具及び備品等	Furniture and fixtures	92	114	21					
リース資産	Leased assets	25	16	△ 9					
無形固定資産	Intangible assets	634	638	3					
ソフトウェア	Software	61	596	535					
無形建設仮勘定	Software in progress	569	38	△ 531	負債合計	Total liabilities	100,219	107,042	6,823
電話加入権	Telephone subscription right	4	4	—	(純資産の部)	(Net assets)			
投資等	Investments and other assets	1,320	2,087	766	株主資本	Shareholders' equity	21,251	24,016	2,765
投資有価証券	Investment securities	465	482	17	資本金	Capital stock	4,500	4,500	—
固定化営業債権	Long-term loans receivable	12	12	△ 0	利益剰余金	Retained earnings	16,751	19,516	2,765
長期前払費用	Long-term prepaid expenses	0	0	△ 0					
繰延税金資産	Deferred tax assets	680	1,498	817	評価・換算差額等	Valuation and translation adjustments	27	40	13
その他投資等	Other assets	172	105	△ 67	その他有価証券評価差額金	Valuation difference on available-for-sale securities	27	40	13
貸倒引当金	Allowance for doubtful accounts	△ 11	△ 11	0					
					純資産合計	Total net assets	21,278	24,057	2,778
資産合計	Total assets	121,498	131,100	9,601	負債及び純資産合計	Total liabilities and net assets	121,498	131,100	9,601

## 損益計算書（2020年4月1日～2021年3月31日）

Statements of Income (From April 1, 2020 to March 31, 2021)

(単位:百万円)

(Millions of yen)

科 目	Items	2020年3月 19/04-20/3	2021年3月 20/04-21/3	増減 Increase/Decrease
営業収益	Operating revenue	9,562	10,222	660
営業費用	Operating expenses	6,093	6,260	166
金融費用	Financial expenses	1,368	1,448	80
販売費及び一般管理費	Selling, general administrative expenses	4,725	4,811	86
営業利益	Operating income	3,468	3,962	493
営業外収益	Non-operating income	149	152	3
営業外費用	Non-operating expenses	—	0	0
経常利益	Ordinary profit	3,618	4,115	497
特別利益	Extraordinary income	—	272	272
特別損失	Extraordinary losses	—	30	30
税引前当期純利益	Profit before income taxes	3,618	4,357	739
法人税、住民税及び事業税	Income taxes - current	1,217	1,337	119
法人税等調整額	Income taxes - deferred	△ 2	△ 169	△ 167
当期純利益	Profit	2,403	3,190	786