

2022年3月期 第1四半期

# 決算資料

*Reference Materials for the first quarter ended June 30, 2021*

2021年 8月 6日

*August 6, 2021*



経営企画部

*Corporate Planning Dept.*

*03-3988-2110*

CREDIT SAISON CO., LTD.

## 2021年度・第1四半期の業績概況

### Materials Related to Business Report

□ 決算ダイジェスト	Financial Results Digest	1
□ 経営成績 ～セグメント別業績概況(IFRS)～	Financial Results ～ Results by Business Segment(IFRS) ～	1
□ 連結会社の経営状況	Consolidated Results	2
□ 事業利益の主な増減	Main Increases/Decreases in Business Profit	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 Earnings Forecasts

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

## ファクトブック

### Fact Book

□ 経営成績	Business Results	11
□ カード主要指標 (単体)	Main Indices (Non-consolidated)	12
□ 債権リスク	Credit Risk	13
□ 財務指標	Financial Indices	14
□ カード属性・利用動向 (単体)	Cardholders' attributes and usage trend (Non-consolidated)	15

## 参考資料

### Reference Materials

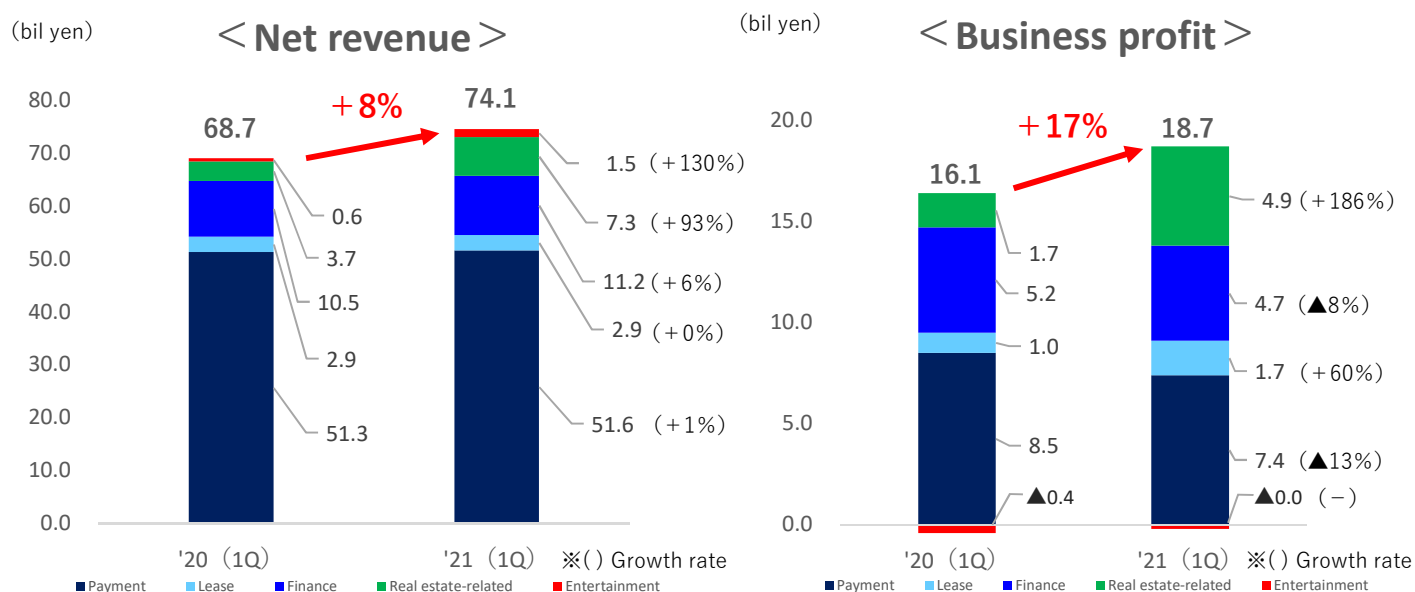
□ クレディセゾンの貸借対照表 (単体)	Balance Sheet (Credit Saison) (Non-Consolidated)	16
□ クレディセゾンの損益計算書 (単体)	Statements of Income (Credit Saison) (Non-Consolidated)	17
□ アトリウムの貸借対照表	Balance Sheet (Atrium)	18
□ アトリウムの損益計算書	Statements of Income (Atrium)	19
□ セグメント別業績概況	Results by Business Segment	20

## ◆ Financial Results Digest

### ◆ Consolidated results for the first quarter of FY2021: Increased net revenue and decreased profit

- Net revenue: Despite the continued impact of shortened business hours and voluntarily refrainment from going out/traveling unnecessarily as part of measures to prevent the spread of COVID-19, the real estate-related business, entertainment business, and finance business have driven overall business and led to increased net revenue.
- Business profit: Business profit decreased on a non-consolidated basis due to factors such as an upswing in expenses caused by transfer (from SG&A to extraordinary losses) of personnel expenses, etc., resulting from COVID-19 in the previous fiscal year. On the other hand, business profit increased due factors such as expanded income contribution by the consolidated subsidiary Atrium Group.
- Quarterly profit: Quarterly profit decreased due to a fallback after gain on valuation of investment securities was recorded as “other revenue” in the previous fiscal year, increase in tax costs (impact of increased profit and rising estimated effective tax rate), etc.
- ◆ Although some of the operating figures did not reach the plan due to the impact of COVID-19, the full-year earnings forecast is generally in line with the plan.

## ◆ Financial Results ~ Results by Business Segment(IFRS) ~



#### 【Payment】

• Net revenue increased despite the continued impact of shortened business hours and voluntarily refrainment from going out/traveling unnecessarily as part of measures to prevent the spread of COVID-19. Business profit decreased due to factors such as an upswing in expenses caused by transfer (from SG&A to extraordinary loss) of personnel expenses, etc., resulting from COVID-19 in the previous fiscal year.

#### 【Lease】

• Both net revenue and business profit increased as a result of efforts to strengthen trusting relationships by holding joint campaigns with existing mainstay lease dealers through remote sales. Profit decreased due to factors such as an upswing in expenses caused by transfer (from SG&A to extraordinary loss) of personnel expenses, etc., resulting from COVID-19 in the previous fiscal year.

#### 【Finance】

• Net revenue increased due to the expanded balance of Flat 35 Loans and Asset Formation Loans, but business profit decreased due to rising bad debt-related expenses in the credit guarantee business.

#### 【Real estate-related】

• Although we continued to be impacted by measures to prevent the spread of COVID-19, both net revenue and business profit increased due to an upswing after the reduced levels of business due to COVID-19 in the previous fiscal year.

#### 【Entertainment】

• Although we continued to be impacted by measures to prevent the spread of COVID-19, we recorded an increase in net revenue and business loss due to an upswing after closing amusement facilities due to COVID-19 in the previous fiscal year.

## ◆ 連結会社の経営状況／Consolidated Results

### Business Profit:

Difference between consolidated and non-consolidated

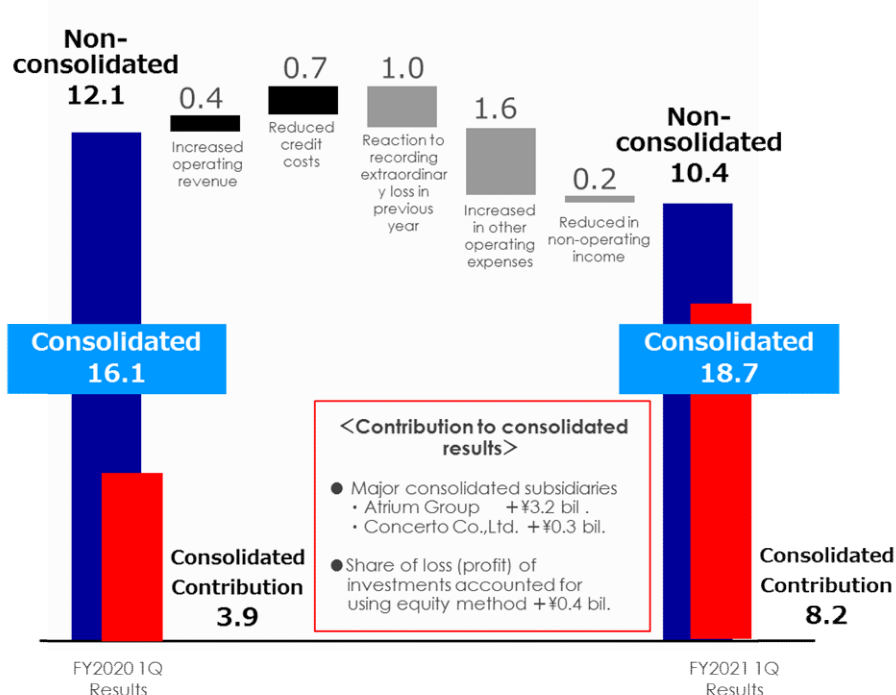
※( ) YoY change

	Consolidated	Non-consolidated *Ordinary income	Difference
Business Profit	¥18.78 bil. ( +¥2.65 bil. )	¥10.48 bil. ( △¥1.69 bil. )	¥8.29 bil. ( +¥4.35 bil. )

### Contribution to consolidated results

Main consolidated subsidiaries	Contribution to business profit	Main equity-method affiliates	Contribution to business profit
Atrium Group (Comprehensive real estate business, Servicing business)	¥3.90 bil. ( +¥3.20 bil. )	HD SAISON Finance Company Ltd. (Retail financing business in Vietnam)	¥0.71 bil. ( +¥0.57 bil. )
Saison Fundex Corporation (Lending business, Real estate-related financing business)	¥1.33 bil. ( +¥0.06 bil. )	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.27 bil. ( +¥0.07 bil. )
Concerto Co.,Ltd. (Entertainment business, Real estate rental business)	¥0.35 bil. ( +¥0.30 bil. )	Takashimaya Financial Partners Co., Ltd. (Credit card business)	¥0.22 bil. ( △¥0.00 bil. )
SAISON ASSET MANAGEMENT Co., Ltd. (Asset management)	¥0.21 bil. ( +¥0.12 bil. )	Saison Information Systems Co., Ltd. (Information processing services)	¥0.17 bil. ( △¥0.17 bil. )

## ◆ 事業利益の主な増減 ／ Main Increases/Decreases in Business Profit



# ◆ 主要指標 / Main Indices (Non-Consolidated)

( ) YoY change

	1Q Results	Annual target
New card issuances	280,000 (154%)	1,680,000 (134%)
Total cardholders	25.57 million <-0.13 mil from end of FY20>	25.75 million <+0.05 mil from end of FY20>
Active cardholders	13.93 million <-0.02 mil from end of FY20>	14.71 million <+0.76 mil from end of FY20>
Transaction volume	¥1,178.5 bil. (112%)	¥5,160.0 bil. (111%)
Card shopping	¥1,137.1 bil. (112%)	¥4,954.0 bil. (110%)
Cash advances	¥41.3 bil. (104%)	¥206.0 bil. (133%)
Shopping revolving balance	¥383.3 bil. (93%)	¥396.0 bil. (102%)
Cash advances balance	¥181.3 bil. (89%)	¥193.0 bil. (105%)

# ◆ 取扱高の実績 ／ Total Transaction Volume

単位: 百万円 / (¥ Million)

	2020/6	前年比%	構成比%	2021/6	前年比%	構成比%	2021/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2020/4/1～6/30			2021/4/1～6/30			2020/4/1～2021/3/31		
カードショッピング Credit card-related shopping services	1,016,412	84.6	56.6	1,137,155	111.9	57.1	4,500,366	91.0	56.7
カードキャッシング Cash advances	39,951	64.4	2.2	41,389	103.6	2.1	155,004	65.2	2.0
カード事業計 Credit card business total	1,056,364	83.6	58.8	1,178,544	111.6	59.2	4,655,371	89.8	58.6
証書ローン Member's Loan	105	31.9	0.0	428	406.4	0.0	739	58.8	0.0
プロセッシング・他社カード代行 Agency services	582,548	79.1	32.4	644,614	110.7	32.4	2,609,412	87.4	32.9
ペイメント関連 Payment-related	6,369	92.8	0.4	6,428	100.9	0.3	25,932	89.5	0.3
ペイメント事業計 Payment business total	1,645,388	81.9	91.6	1,830,015	111.2	91.9	7,291,455	88.9	91.8
リース事業 Leases	26,157	83.5	1.5	31,278	119.6	1.6	114,885	90.3	1.4
信用保証 Credit guarantees	14,429	57.2	0.8	18,547	128.5	0.9	70,283	69.2	0.9
不動産担保ローン Mortgage loans	29,458	72.9	1.6	31,121	105.6	1.6	141,698	80.7	1.8
その他 Others	81,609	112.9	4.5	79,697	97.7	4.0	322,366	94.5	4.1
ファイナンス関連 Finance-related	111,067	98.5	6.2	110,819	99.8	5.6	464,064	89.8	5.8
ファイナンス事業計 Finance business total	125,497	91.0	7.0	129,367	103.1	6.5	534,348	86.4	6.7
その他の事業 Other businesses	5	89.0	0.0	6	122.6	0.0	25	108.5	0.0
取扱高合計 Total volume of transactions	1,797,048	82.5	100.0	1,990,667	110.8	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)

	2020/6	2021/6	前年比% YOY Change (%)	2021/3	対期末増減 Increase/Decrease from 2021/3	前期末比% Change from 2021/3 (%)
カードショッピング Credit card-related shopping services	1,016,932	1,010,188	99.3	1,015,027	△ 4,838	99.5
(内 リボルビング) (shopping revolving included)	412,926	383,301	92.8	388,811	△ 5,509	98.6
カードキャッシング Cash advances	204,422	181,393	88.7	184,275	△ 2,882	98.4
カード事業計 Credit card business total	1,221,355	1,191,582	97.6	1,199,302	△ 7,720	99.4
証書ローン Member's Loan	4,338	3,763	86.7	3,718	44	101.2
プロセッシング・他社カード代行 Agency services	90,687	87,180	96.1	95,165	△ 7,984	91.6
ペイメント関連 Payment-related	378	327	86.4	368	△ 41	88.8
ペイメント事業計 Payment business total	1,316,760	1,282,853	97.4	1,298,555	△ 15,701	98.8
リース事業 Leases	70,452	70,768	100.4	71,741	△ 973	98.6
信用保証 Credit guarantees	1,292 (247,867)	1,128 (221,704)	87.3 (89.4)	1,184 (227,210)	△ 55 (△ 5,506)	95.3 (97.6)
不動産担保ローン Mortgage loans	653,160	746,960	114.4	728,113	18,846	102.6
その他 Others	132,240 (184,080)	163,816 (261,039)	123.9 (141.8)	159,007 (243,578)	4,808 (17,461)	103.0 (107.2)
ファイナンス関連 Finance-related	785,401 (837,240)	910,776 (1,007,999)	116.0 (120.4)	887,120 (971,691)	23,655 (36,308)	102.7 (103.7)
ファイナンス事業計 Finance business total	786,693 (1,085,107)	911,905 (1,229,704)	115.9 (113.3)	888,305 (1,198,902)	23,599 (30,802)	102.7 (102.6)
割賦売掛金残高計 Accounts receivable - installment	2,173,906 (2,472,320)	2,265,527 (2,583,326)	104.2 (104.5)	2,258,602 (2,569,198)	6,925 (14,127)	100.3 (100.5)
リース投資資産 Investments in leases	256,550	260,967	101.7	259,964	1,003	100.4

◆ ( ) 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)

	2020/6	2021/6	前年比% YOY Change (%)	2021/3	対期末増減 Increase/Decrease from 2021/3	前期末比% Change from 2021/3 (%)
カードショッピング Credit card-related shopping services	1,016,932	1,010,188	99.3	1,015,027	△ 4,838	99.5

## ◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2020/6	前年比% YOY Change (%)	構成比% % of Total	2021/6	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	32,036	94.1	51.6	32,053	100.1	51.3	131,339	93.7	52.3
カードキャッシング Cash advances	7,717	94.8	12.4	6,665	86.4	10.7	28,308	87.4	11.3
カード事業計 Credit card business total	39,754	94.2	64.0	38,718	97.4	61.9	159,647	92.5	63.5
証書ローン Member's Loan	133	85.5	0.2	108	81.2	0.2	472	80.3	0.2
プロセッシング・他社カード代行 Agency services	6,527	77.7	10.5	7,052	108.0	11.3	27,572	88.2	11.0
ペイメント関連 Payment-related	2,420	102.3	3.9	2,658	109.8	4.3	10,408	102.9	4.1
ペイメント事業計 Payment business total	48,836	91.9	78.6	48,537	99.4	77.6	198,101	92.4	78.8
リース Leases	2,942	97.6	4.7	2,975	101.1	4.8	12,287	100.2	4.9
信用保証 Credit guarantees	3,963	93.5	6.4	3,410	86.0	5.5	14,949	89.9	5.9
不動産担保ローン Mortgage loans	3,681	117.2	5.9	4,602	125.0	7.4	14,889	106.4	5.9
その他 Others	1,596	121.0	2.6	1,783	111.8	2.9	6,608	109.2	2.6
ファイナンス関連 Finance-related	5,278	118.3	8.5	6,386	121.0	10.2	21,498	107.2	8.6
ファイナンス事業計 Finance business total	9,241	106.2	14.9	9,796	106.0	15.7	36,447	99.4	14.5
その他の事業 Other business	4	88.1	0.0	5	124.8	0.0	23	108.1	0.0
金融収益 Financial revenue	1,103	91.8	1.8	1,221	110.7	2.0	4,448	97.0	1.8
営業収益計 Total operating revenue	62,128	94.1	100.0	62,538	100.7	100.0	251,307	93.8	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.

### ▶ ■ 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)

	2020/6	前年比% YOY Change (%)	構成比% % of Total	2021/6	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	16,415	87.7	51.2	17,549	106.9	54.8	71,019	90.7	54.1
リボ残高収益 Revenues from Revolving Credit	13,292	101.6	41.5	12,179	91.6	38.0	51,130	96.3	38.9
年会費 Annual membership Fees	2,328	103.3	7.3	2,323	99.8	7.2	9,189	104.9	7.0
合計 Total	32,036	94.1	100.0	32,053	100.1	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)

	2020/6	増減 Increase/Decrease	前年比% YOY Change (%)	2021/6	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	7,637	△ 1,103	87.4	9,010	1,372	118.0	36,529	△ 1,843	95.2
貸倒引当金繰入額 Provision of allowance for doubtful accounts	5,915	195	103.4	5,547	△ 368	93.8	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	—
債務保証損失引当金繰入額 Provision for loss on guarantees	1,662	△ 372	81.7	1,301	△ 361	78.3	6,123	△ 1,706	78.2
役員報酬 Remuneration for directors (and other officers)	89	7	108.5	62	△ 27	69.5	336	△ 74	81.8
従業員給料及び賞与 Employees' salaries and bonuses	5,509	783	116.6	6,396	887	116.1	25,719	6,942	137.0
賞与引当金繰入額 Provision for bonuses	749	141	123.4	748	△ 0	99.9	2,219	561	133.9
退職給付費用 Retirement benefit expenses	258	56	128.2	275	16	106.5	1,084	299	138.1
役員賞与引当金繰入額 Provision for bonuses for directors (and other officers)	15	△ 7	68.4	14	△ 0	93.8	68	△ 51	57.1
福利厚生費 Welfare expenses	1,069	241	129.1	1,048	△ 21	98.0	4,328	1,000	130.0
通信交通費 Communication and transportation expenses	2,196	△ 1,167	65.3	2,062	△ 134	93.9	8,704	△ 3,910	69.0
租税公課 Taxes and dues	1,698	△ 120	93.4	1,695	△ 2	99.8	7,192	△ 1,028	87.5
賃借料 Rent expenses	496	63	114.8	603	107	121.7	2,238	526	130.8
支払手数料 Commission expenses	15,163	△ 5,491	73.4	15,337	174	101.2	64,144	△ 20,978	75.4
減価償却費 Depreciation	4,724	1,194	133.8	4,956	231	104.9	19,220	4,784	133.1
その他 Others	1,770	40	102.3	1,903	133	107.5	7,378	△ 315	95.9
合計 Total	48,956	△ 5,537	89.8	50,963	2,006	104.1	208,269	△ 27,525	88.3

## ◆ 貸倒償却の実額 / Depreciation expenses

単位: 百万円 / (¥ Million)

	2020/6	増減 Increase/Decrease	前年比% YOY Change (%)	2021/6	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	7,155	△ 903	88.8	7,439	284	104.0	32,735	△ 474	98.6

# ◆ 金利感応度によるバランシートの構造 / Interest Rate Structure of Assets and Liabilities

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	— —

単位: 10億円 / ( ¥ Billion)

2021/6			
変動金利資産 Variable-rate assets	1,126	変動金利負債 Variable-rate liabilities	843 (843)
準固定金利資産 Semi fixed-rate assets	578	固定金利負債 Fixed-rate liabilities	1,590 (1,590)
固定金利資産 Fixed-rate assets	367	非金利負債 Non interest-bearing liabilities	410
非金利資産 Non interest-earning assets	1,217 (1,217)	資本 Shareholder's equity	443
資産合計 Total assets	3,289 (3,289)	負債・資本合計 Total liabilities and shareholder's equity	3,289 (3,289)

GAP額 GAP amount	△ 283 (△283)
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%

# ◆ 単体業績予測 / 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

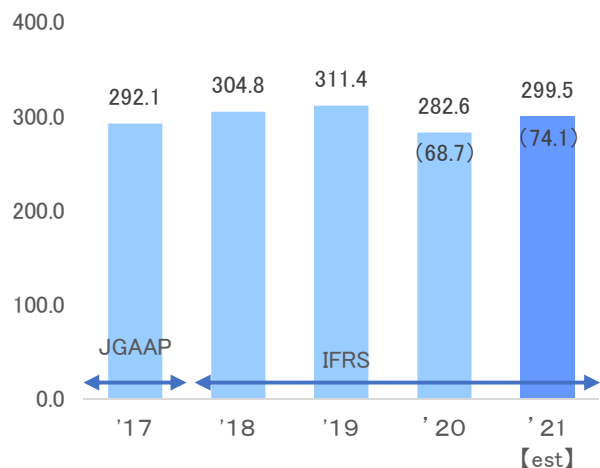
	2021/3	前年比% YOY Change (%)	2022/3	前年比% YOY Change (%)
販管費 SG&A expenses	208,269	88.3	214,800	103.1
金融費用 Financial costs	11,530	109.5	11,900	103.2
計 Total	219,799	89.2	226,700	103.1
営業利益 Operating income	31,507	145.3	33,000	104.7
経常利益 Ordinary income	38,026	134.1	39,000	102.6
当期純利益 Net income	29,931	89.6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

# ◆ Business Results

( ) 1Q results

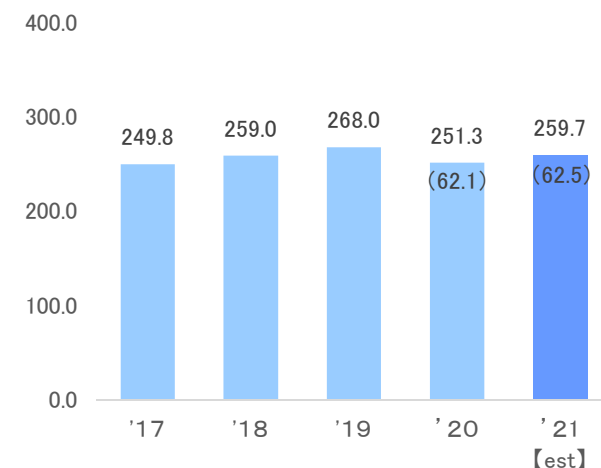
## Consolidated

### (bil yen) Operating revenue (Net revenue)

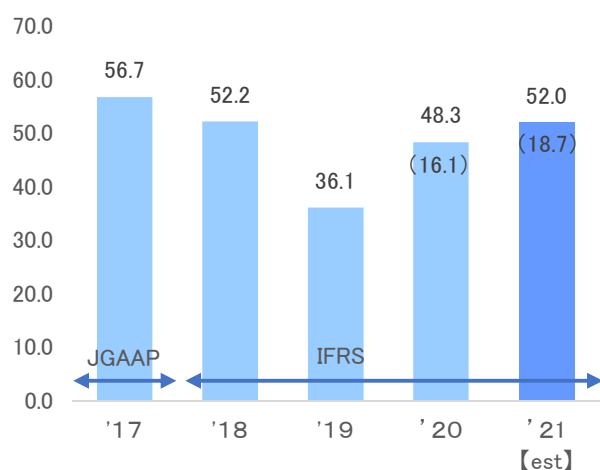


## Non-consolidated

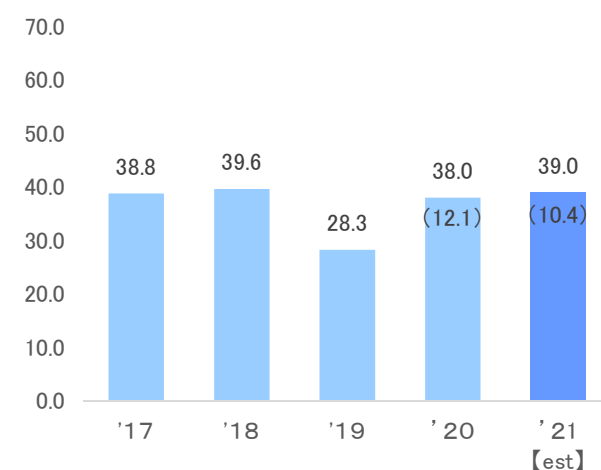
### (bil yen) Operating revenue



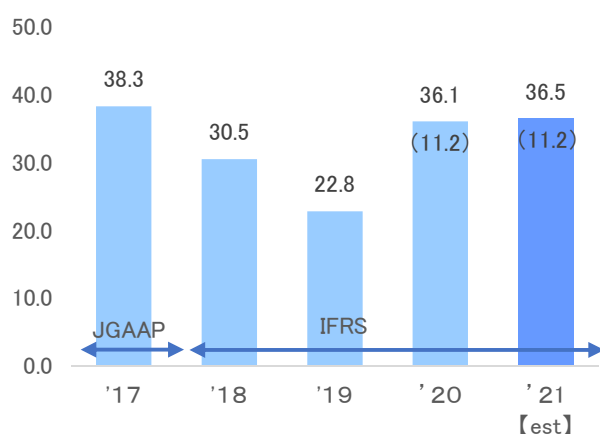
### (bil yen) Ordinary income (Business profit)



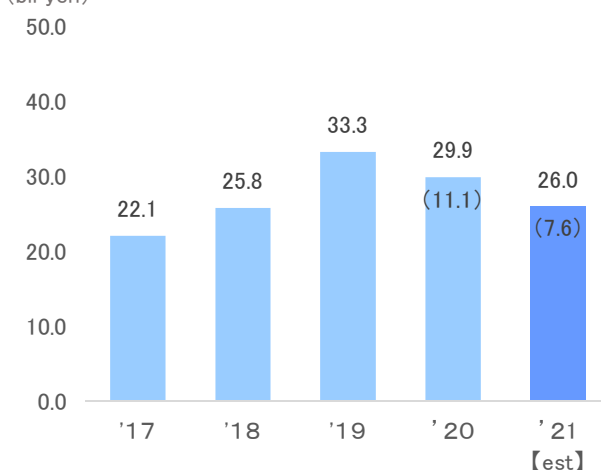
### (bil yen) Ordinary income



### (bil yen) Net income (Profit attributable to owners of parent)

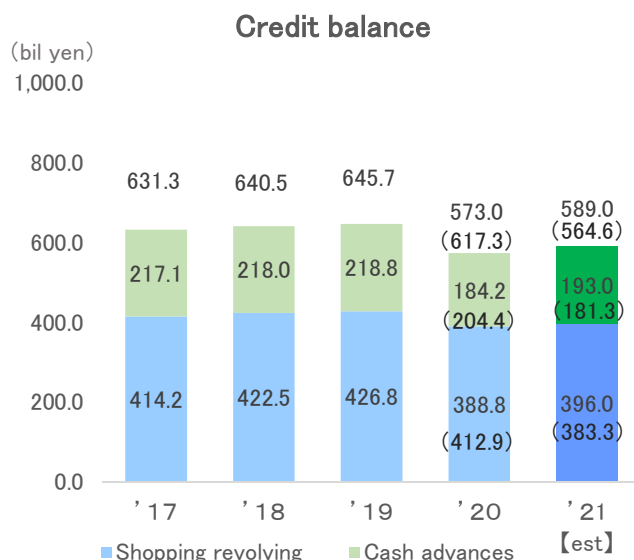
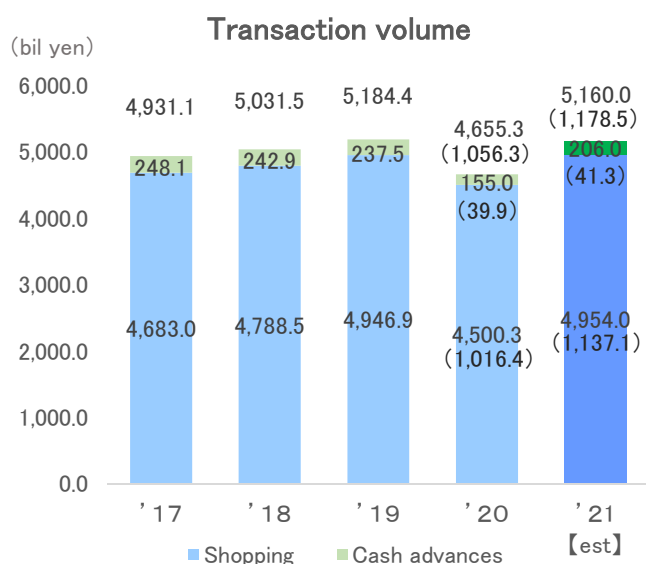
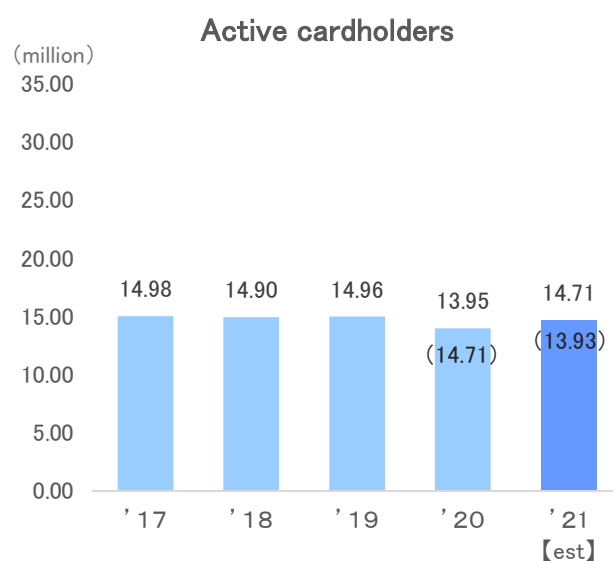
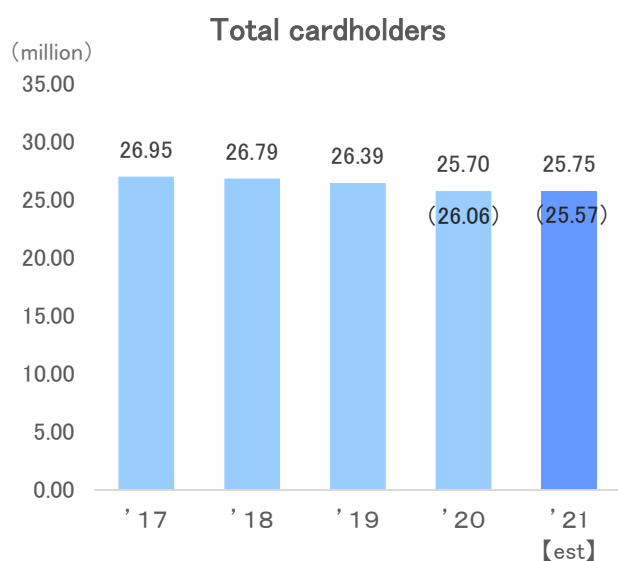
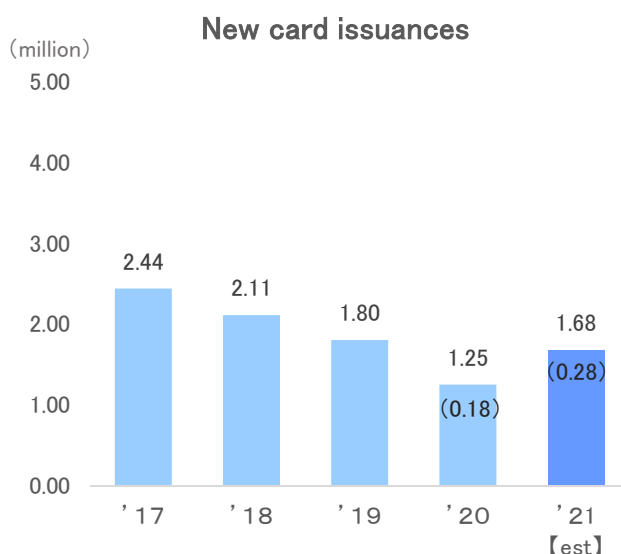
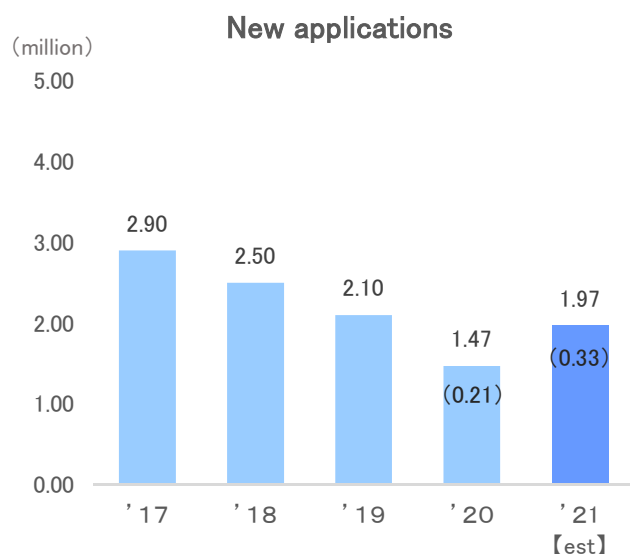


### (bil yen) Net income

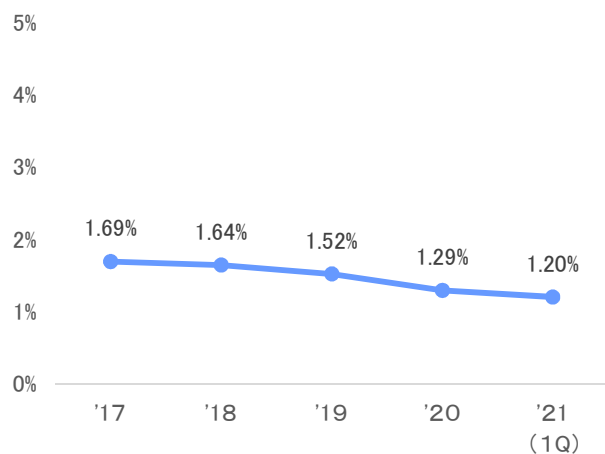


# ◆ Main Indices (Non-consolidated)

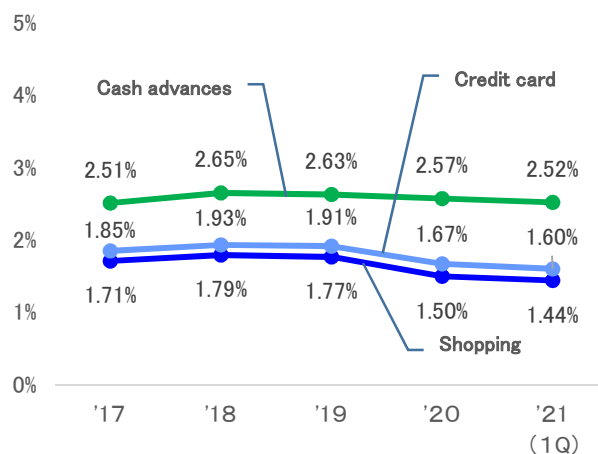
( ) 1Q results



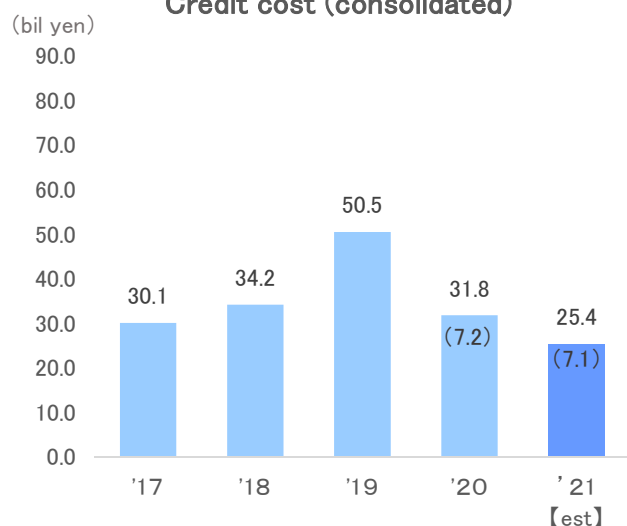
Delinquency over 90 days  
(consolidated)



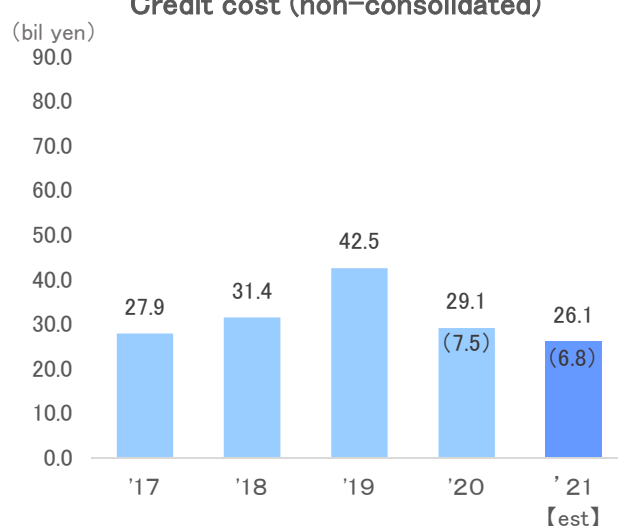
Delinquency over 90 days  
(non-consolidated)



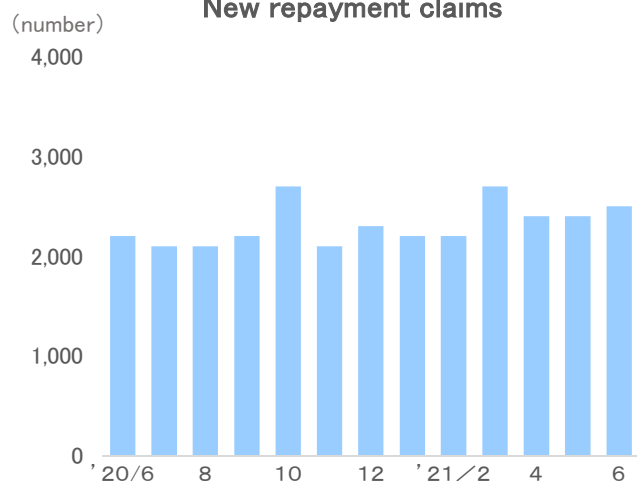
Credit cost (consolidated)



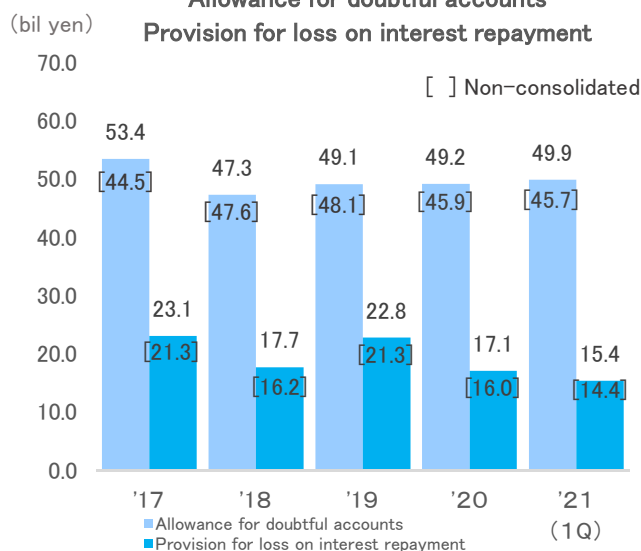
Credit cost (non-consolidated)



New repayment claims

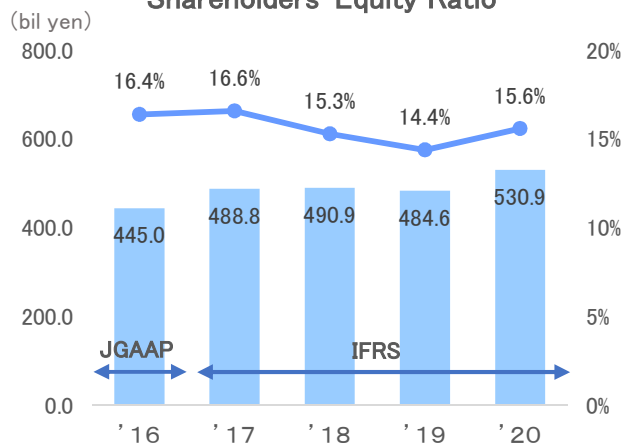


Allowance for doubtful accounts  
Provision for loss on interest repayment

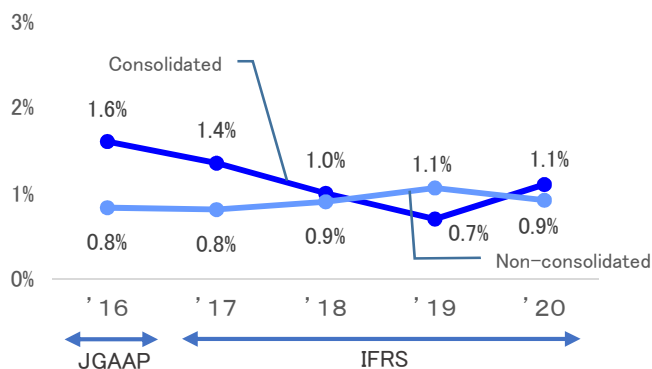


## Consolidated

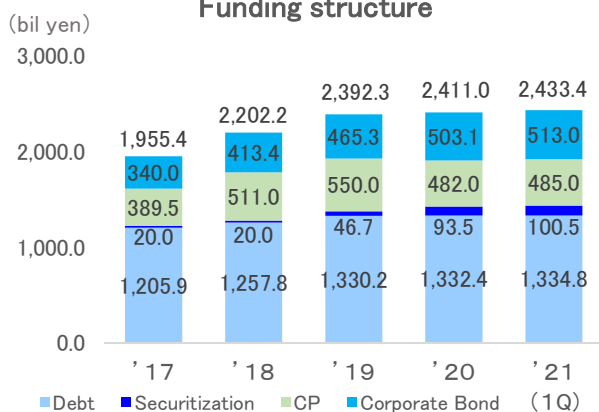
### Shareholders' Equity Ratio



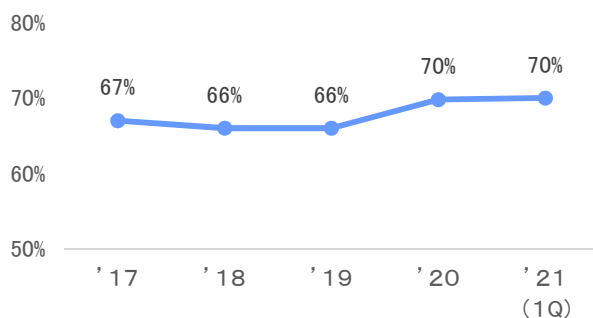
### ROA (Net income basis)



### Funding structure

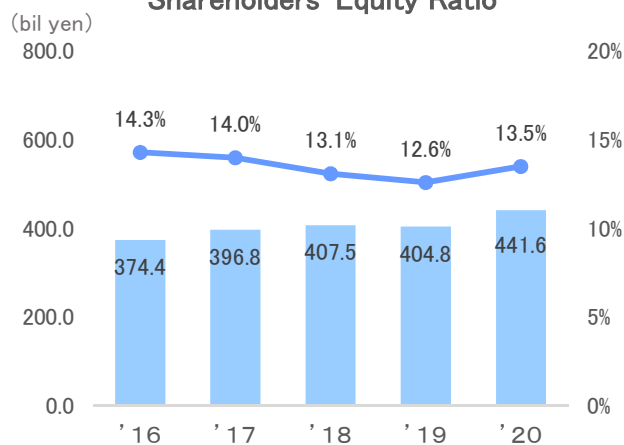


### Long-term ratio

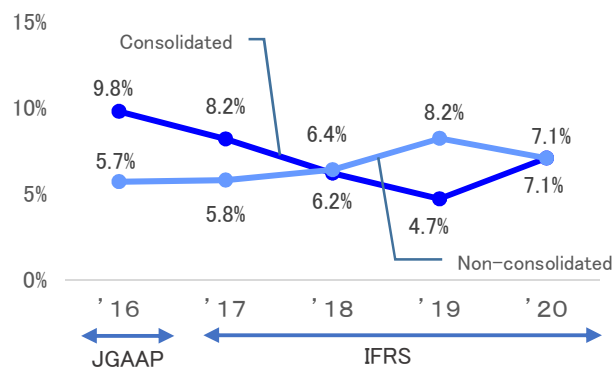


## Non-consolidated

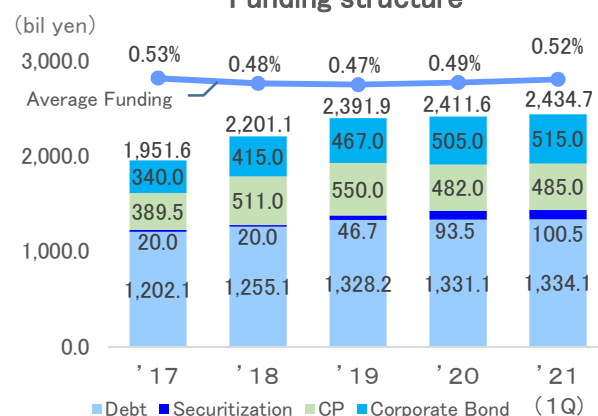
### Shareholders' Equity Ratio



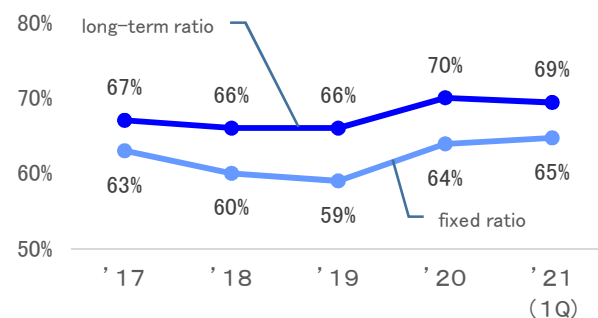
### ROE



### Funding structure



### Long-term ratio / fixed ratio

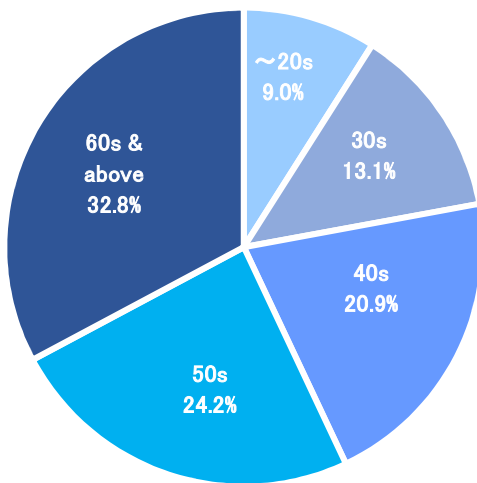




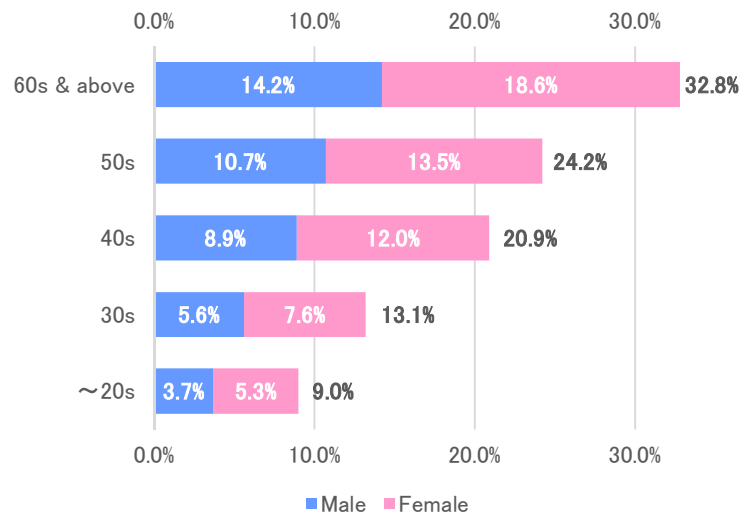
# ◆ Cardholders' attributes and usage trend

As of Mar 31, 2021

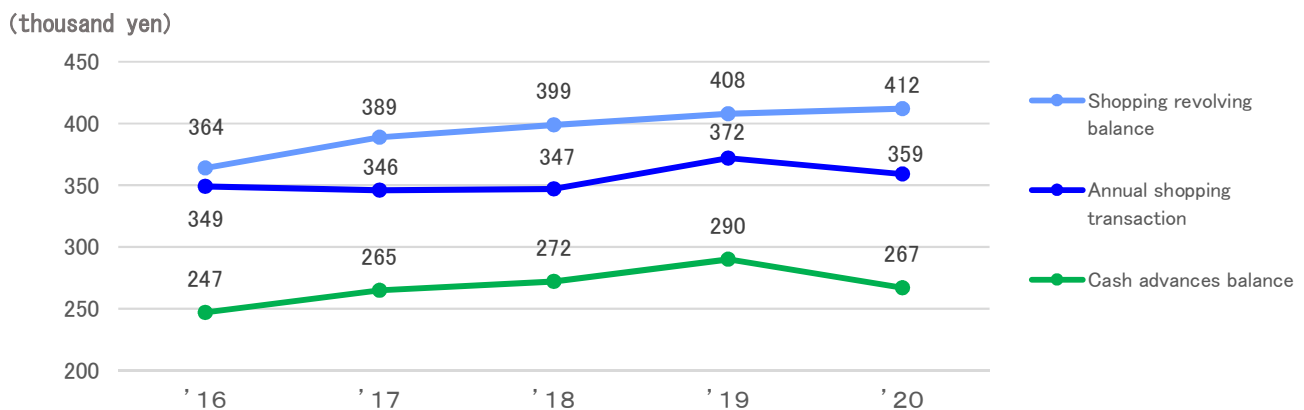
## Cardholders by age



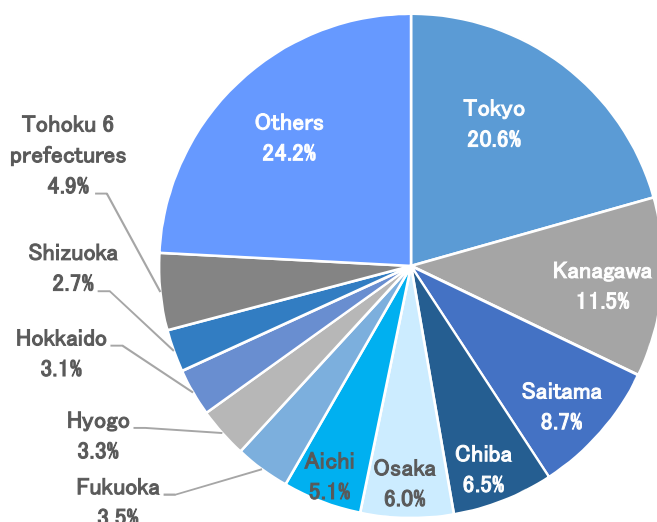
## Cardholders by age and gender



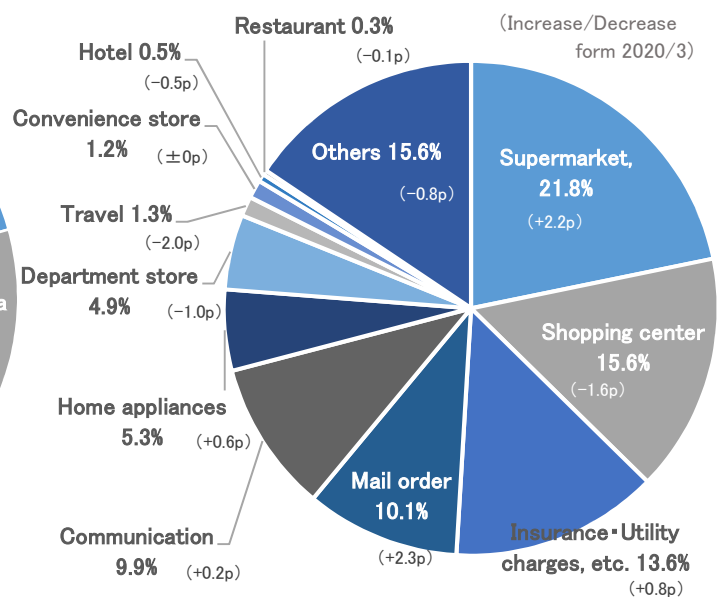
## Average usage and credit balance per customer



## Cardholders by prefecture



## Shopping transaction volume by business type (Saion)



(参考) 貸借対照表 (2021年6月30日現在) ※単体  
Balance Sheets (As of June 30, 2021) Non-Consolidated

CREDIT SAISON Co., Ltd.

(単位:百万円)

(Millions of yen)

Term 科 目 Item		2021年3月 March, 2021	2021年6月 June, 2021	増減 Increase/Decrease	Term 科 目 Item		2021年3月 March, 2021	2021年6月 June, 2021	増減 Increase/Decrease
		金額 Amount					金額 Amount		
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Total Current assets	( 2,870,097 )	( 2,884,435 )	( 14,337 )	流動負債	Total Current liabilities	( 1,191,931 )	( 1,174,426 )	( △ 17,504 )
現金及び預金	Cash and deposits	68,665	71,609	2,943	買掛金	Accounts payable - trade	231,024	220,697	△ 10,326
割賦売掛金	Accounts receivable - installment	2,258,602	2,265,527	6,925	短期借入金	Short-term borrowings	246,960	245,960	△ 1,000
リース投資資産	Investments in leases	259,964	260,967	1,003	1年内返済予定の長期借入金	Current portion of long-term borrowings	101,670	104,270	2,600
営業投資有価証券	Operational investment securities	41,257	39,046	△ 2,210	1年内償還予定の社債	Current portion of bonds payable	65,000	60,000	△ 5,000
商品	Merchandise	113	113	—	コマ－シャル・ペーパー	Commercial papers	482,000	485,000	3,000
貯蔵品	Supplies	1,485	1,548	62	1年内返済予定の債権流動化借入金	Current portion of long-term loans payable under securitized borrowings	6,257	6,443	185
前払費用	Prepaid expenses	1,618	2,363	745	リース債務	Lease obligations	463	416	△ 47
短期貸付金	Short-term loans receivable	425	—	△ 425	未払金	Accounts payable - other	4,088	3,443	△ 645
関係会社短期貸付金	Short-term loans receivable from subsidiaries and associates	254,617	262,598	7,981	未払費用	Accrued expenses	20,747	20,317	△ 429
未収入金	Accounts receivable - other	21,967	19,114	△ 2,852	未払法人税等	Income taxes payable	3,719	3,496	△ 222
その他	Other	6,900	6,900	0	契約負債	contract liabilities	—	4,927	4,927
貸倒引当金	Allowance for doubtful accounts	△ 45,521	△ 45,355	166	預り金	Deposits received	8,225	8,639	413
					前受収益	Unearned revenue	1,229	729	△ 499
固定資産	Total non-current assets	( 408,250 )	( 402,713 )	( △ 5,536 )	賞与引当金	Provision for bonuses	2,215	748	△ 1,466
有形固定資産	Total property, plant and equipment	( 16,160 )	( 16,056 )	( △ 104 )	役員賞与引当金	Provision for bonuses for directors (and other officers)	68	14	△ 53
建物 (純額)	Buildings, net	5,329	5,272	△ 56	利息返還損失引当金	Provision for loss on interest repayment	5,580	4,727	△ 853
車両運搬具 (純額)	Vehicles, net	0	0	△ 0	商品券回収損失引当金	Provision for loss on collecting gift tickets	132	132	0
器具備品 (純額)	Equipment, net	2,863	2,915	51	割賦利益繰延	Deferred installment income	8,064	—	△ 8,064
土地	Land	6,904	6,904	—	その他の他	Other	4,482	4,461	△ 21
リース資産 (純額)	Leased assets, net	1,052	936	△ 116					
建設仮勘定	Construction in progress	11	27	15	固定負債	Total non-current liabilities	( 1,646,687 )	( 1,670,836 )	( 24,148 )
					社債	Bonds payable	440,000	455,000	15,000
無形固定資産	Total intangible assets	( 157,349 )	( 154,903 )	( △ 2,445 )	長期借入金	Long-term borrowings	982,529	983,929	1,400
借地権	Leasehold interests in land	14	14	—	債権流動化借入金	Long-term loans payable under securitized borrowings	87,245	94,136	6,891
ソフトウェア	Software	154,302	151,316	△ 2,985	リース債務	Lease obligations	728	619	△ 108
リース資産	Leased assets	21	12	△ 8	契約負債	contract liabilities	—	2,066	2,066
ソフトウェア仮勘定	Software in progress	2,760	3,307	547	債務保証損失引当金	Provision for loss on guarantees	8,311	8,335	24
その他	Other	252	252	0	ポイント引当金	Provision for point card certificates	113,207	114,828	1,620
					利息返還損失引当金	Provision for loss on interest repayment	10,433	9,716	△ 716
投資その他の資産	Total investments and other assets	( 234,740 )	( 231,753 )	( △ 2,986 )	受入保証金	Guarantee deposits received	1,303	1,350	46
投資有価証券	Investment securities	70,174	71,278	1,104	その他の他	Other	2,929	854	△ 2,075
関係会社株式	Shares of subsidiaries and associates	68,497	69,005	507					
関係会社社債	Bonds of subsidiaries and associates	450	450	—	負債合計	Total Liabilities	2,838,618	2,845,262	6,644
出資金	Investments in capital	0	0	—	(純資産の部)	(Net assets)			
関係会社出資金	Investments in capital of subsidiaries and associates	8,480	8,480	—	株主資本	Total shareholders' equity	( 419,638 )	( 420,933 )	( 1,294 )
長期貸付金	Long-term loans receivable	10,595	11,028	433	1 資本金	Share capital	( 75,929 )	( 75,929 )	( — )
関係会社長期貸付金	Long-term loans receivable from subsidiaries and associates	29,533	25,492	△ 4,041	2 資本剰余金	Total Capital surplus	( 84,073 )	( 84,073 )	( — )
長期前払費用	Long-term prepaid expenses	7,661	7,012	△ 648	(1) 資本準備金	Legal capital surplus	82,497	82,497	—
差入保証金	Guarantee deposits	2,928	2,900	△ 28	(2) その他資本剰余金	Other capital surplus	1,576	1,576	—
繰延税金資産	Deferred tax assets	31,070	30,857	△ 213	3 利益剰余金	Total retained earnings	( 322,159 )	( 323,454 )	( 1,294 )
その他	Other	5,760	5,660	△ 100	(1) 利益準備金	Legal retained earnings	3,020	3,020	—
貸倒引当金	Allowance for doubtful accounts	△ 411	△ 411	—	(2) その他利益剰余金	Other retained earnings	319,139	320,434	1,294
					別途積立金	General reserve	274,455	297,455	23,000
繰延資産	Total deferred assets	( 1,953 )	( 2,068 )	( 114 )	繰越利益剰余金	Retained earnings brought forward	44,684	22,979	△ 21,705
社債発行費	Bond issuance cost	1,953	2,068	114	4 自己株式	Treasury shares	( △ 62,524 )	( △ 62,524 )	( △ 0 )
					評価・換算差額等	Valuation and translation adjustments	( 22,044 )	( 23,021 )	( 976 )
					1 その他有価証券評価差額金	Valuation difference on available-for-sale securities	22,187	23,205	1,018
					2 繰延ヘッジ損益	Deferred gains or losses on hedges	△ 142	△ 184	△ 41
					純資産合計	Total net assets	441,683	443,954	2,271
資産合計	Total assets	3,280,302	3,289,217	8,915	負債及び純資産合計	Total liabilities and net assets	3,280,302	3,289,217	8,915

(参考) 損 益 計 算 書 (2021年4月1日 ~ 2021年6月30日) ※単体

CREDIT SAISON Co., Ltd.

Statements of Income (From April 1, 2021 to June 30, 2021) Non-Consolidated

(単位: 百万円)

(Millions of yen)

Term		2020年6月 (20/04-20/06)			2021年6月 (21/04-21/06)			増減 Increase/Decrease		
		金額	Amount	%	金額	Amount	%	金額	Amount	%
科 目	Item									
営 業 収 益	Operating revenue									
ペイメント事業収益	Income from the payment business		48,836			48,537		△ 298		99.4%
リース事業収益	Income from the leases business		2,942			2,975		32		101.1%
ファイナンス事業収益	Income from the finance business		9,241			9,796		555		106.0%
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			6			1		
不動産関連事業原価	Cost of the real estate business	0	4		0	5		—	1	124.8%
金融収益	Financial revenue		1,103			1,221			118	110.7%
計	Total		62,128	100.0%		62,538	100.0%		409	100.7%
営 業 費 用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		48,956	78.8%		50,963	81.5%		2,006	104.1%
金 融 費 用	Financial expenses		3,125	5.0%		3,049	4.9%		△ 76	97.6%
計	Total		52,082	83.8%		54,012	86.4%		1,930	103.7%
営 業 利 益	Operating profit		10,045	16.2%		8,525	13.6%		△ 1,520	84.9%
営 業 外 収 益	Non-operating income		2,240	3.6%		2,056	3.3%		△ 184	91.8%
営 業 外 費 用	Non-operating expenses		105	0.2%		92	0.2%		△ 13	87.6%
経 常 利 益	Ordinary profit		12,181	19.6%		10,488	16.8%		△ 1,692	86.1%
特 別 利 益	Extraordinary income		77	0.1%		498	0.8%		420	640.0%
特 別 損 失	Extraordinary losses		2,659	4.3%		0	0.0%		△ 2,658	0.0%
税引前四半期純利益	Profit before income taxes		9,600	15.5%		10,987	17.6%		1,387	114.5%
法人税、住民税及び事業税	Income taxes - current	1,999			3,842			1,842		
法 人 税 等 調 整 額	Income taxes - deferred	△ 3,591	△ 1,591	△2.6%	△ 514	3,328	5.3%	3,076	4,919	△209.2%
四半期純利益	Profit		11,191	18.0%		7,658	12.3%		△ 3,532	68.4%

		2020年6月	2021年6月
自己資本比率	Equity ratio	12.9%	13.5%
総資産利益率	ROA	0.35%	0.23%
自己資本利益率	ROE	2.74%	1.73%

貸借対照表 (2021年6月30日現在)

Balance Sheet ( As of June 30, 2021)

Term		2021年3月	2021年6月	増減	Term		2021年3月	2021年6月	増減
		March, 2021	June, 2021	Increase/Decrease			March, 2021	June, 2021	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	106,493	99,653	△ 6,839	流動負債	Current liabilities	185,782	173,378	△ 12,403
現金及び預金	Cash and deposits	3,327	2,997	△ 330	支払手形及び買掛金	Notes and accounts payable-trade	259	150	△ 108
受取手形及び営業未収入金	Trade notes and accounts receivable	76	149	72	短期借入金	Short-term loans payable	179,350	168,050	△ 11,300
たな卸資産	Inventories	81,780	78,729	△ 3,051	未払金・未払費用	Accounts payable - other and accrued expenses	394	519	124
買取債権	Purchased receivables	19,296	17,573	△ 1,723	預り保証金	Guarantee deposits	1,065	1,067	1
求償債権	Guarantor's claims	—	—	—	その他	Other	4,712	3,590	△ 1,121
短期貸付金	Short-term loans receivable	24	24	△ 0					
その他	Other	4,091	2,303	△ 1,788					
貸倒引当金	Allowance for doubtful accounts	△ 2,105	△ 2,123	△ 18					
固定資産	Noncurrent assets	91,469	89,880	△ 1,589	固定負債	Noncurrent liabilities	1,748	1,634	△ 114
有形固定資産	Property, plant and equipment	59,151	61,596	2,445	瑕疵保証引当金	Provision for guarantees for defects	6	9	3
無形固定資産	Intangible assets	77	72	△ 5	預り保証金	Guarantee deposited	1,162	1,044	△ 117
投資その他の資産	Investments and other assets	32,240	28,211	△ 4,029	その他	Other	580	580	—
整理事業関連資産	Liquidation business assets	30,407	26,365	△ 4,041					
その他	Other	3,631	3,639	7					
貸倒引当金	Allowance for doubtful accounts	△ 1,798	△ 1,794	4					
					負債合計	Total liabilities	187,531	175,013	△ 12,518
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	10,431	14,520	4,088
					資本金	Share capital	50	50	—
					資本剰余金	Capital surplus	50	50	—
					利益剰余金	Retained earnings	10,331	14,420	4,088
					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	10,431	14,520	4,088
資産合計	Total assets	197,962	189,533	△ 8,429	負債純資産合計	Total liabilities and net assets	197,962	189,533	△ 8,429

## 損 益 計 算 書 (2021年4月1日 ～ 2021年6月30日)

Statement of Income (April 1, 2021 to June 30, 2021)

(単位:百万円)

(Millions of yen)

Term		2020年5月 (20/03－20/05)	2021年6月 (21/04－21/6)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	7,877	9,353	1,475
売上原価	Cost of sales	5,119	4,792	△ 326
売上総利益	Gross profit	2,758	4,561	1,802
販売費及び一般管理費	Selling, general and administrative expenses	1,725	1,771	46
営業利益	Operating profit	1,033	2,789	1,756
営業外収益	Non-operating income	193	1,608	1,414
営業外費用	Non-operating expenses	622	651	29
経常利益	Ordinary profit	604	3,746	3,142
特別利益	Extraordinary income	—	2,242	2,242
特別損失	Extraordinary loss	—	—	—
分配前税金等調整前四半期純利益	Profit before dividends distribution, income taxes	604	5,989	5,384
匿名組合分配額	Dividend distribution from silent partnerships	—	—	—
税金等調整前四半期純利益	Profit before income taxes	604	5,989	5,384
法人税等	Income taxes	185	1,900	1,715
非支配株主利益に帰属する四半期純利益	Profit attributable to non-controlling interests	—	—	—
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	419	4,088	3,669

・2021年3月31日に終了する連結会計年度より、(株)アトリウム及びその一部の子会社の決算月を2月から3月へ変更しております。

# ◆ 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		
	2020/6	2021/6	前年比% YOY Change (%)	2020/6	2021/6	前年比% YOY Change (%)
ペイメント Payment	51,367	51,611	100.5	8,566	7,414	86.6
リース Leases	2,953	2,966	100.4	1,065	1,701	159.7
ファイナンス Finance	10,586	11,223	106.0	5,215	4,796	92.0
不動産関連 Real estate-related	3,796	7,326	193.0	1,717	4,917	286.3
エンタテインメント Entertainment	687	1,582	230.3	△440	△47	—
計 Total	69,390	74,710	107.7	16,124	18,782	116.5
セグメント間取引 Inter-segment transactions	△601	△555	—	0	0	—
連結 Consolidated	68,789	74,155	107.8	16,125	18,783	116.5

・当第1四半期連結累計期間より、報告セグメントごとの業績をより適正に評価管理するため、当社の共通費の配賦基準を見直し、事業セグメントの利益又は損失の算定方法の変更を行っております。

From the first quarter ended June 30, 2021, the Group reviewed the allocation standards for the Company's common expenses, and carried out changes to the method for calculating the profit or loss of each operating segment in order to more appropriately evaluate and manage the performance of each reportable segment.