

2022年3月期 第2四半期

# 決算資料

*Reference Materials for the second quarter ended September 30, 2021*

2021年 11月 9日

*November 9, 2021*



経営企画部

*Corporate Planning Dept.*

*03-3988-2110*

CREDIT SAISON CO., LTD.

## 2021年度・第2四半期の業績概況

### Materials Related to Business Report

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

## 業績予測に関する資料

### Materials Related to Earnings Forecasts

<input type="checkbox"/> 連結業績予測	Performance Estimates (Consolidated)	6
<input type="checkbox"/> 単体業績予測	Performance Estimates (Non-Consolidated)	7
<input type="checkbox"/> (株)クレディセゾン関係会社 経営数値	Financial Highlights for Credit Saison's Affiliates and Consolidated Subsidiaries	8,9

## ファクトブック

### Fact Book

<input type="checkbox"/> 経営成績	Business Results	10
<input type="checkbox"/> カード主要指標（単体）	Main Indices (Non-consolidated)	11
<input type="checkbox"/> 債権リスク	Credit Risk	12
<input type="checkbox"/> 財務指標	Financial Indices	13
<input type="checkbox"/> カード属性・利用動向（単体）	Cardholders' attributes and usage trend (Non-consolidated)	14
<input type="checkbox"/> 資本提携カード実績	Results of Card Companies with Capital Alliances	15

## 参考資料

### Reference Materials

<input type="checkbox"/> クレディセゾンの貸借対照表（単体）	Balance Sheet (Credit Saison) (Non-Consolidated)	16
<input type="checkbox"/> クレディセゾンの損益計算書（単体）	Statements of Income (Credit Saison) (Non-Consolidated)	17
<input type="checkbox"/> アトリウムの貸借対照表	Balance Sheet (Atrium)	18
<input type="checkbox"/> アトリウムの損益計算書	Statements of Income (Atrium)	19
<input type="checkbox"/> ファンデックスの貸借対照表	Saison Fundex Corporation Balance Sheets	20
<input type="checkbox"/> ファンデックスの損益計算書	Saison Fundex Corporation Statements of Income	21
<input type="checkbox"/> セグメント別業績概況	Results by Business Segment	22

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

単位:百万円/(¥ Million)

	2020/9	前年比%	構成比%	2021/9	前年比%	構成比%	2021/3	前年比%	構成比%
	2020/4/1~9/30			2021/4/1~9/30			2020/4/1~2021/3/31		
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
カードショッピング Credit card-related shopping services	2,147,565	87.7	56.8	2,277,918	106.1	57.3	4,500,366	91.0	56.7
カードキャッシング Cash advances	74,655	61.6	2.0	80,333	107.6	2.0	155,004	65.2	2.0
カード事業計 Credit card business total	2,222,220	86.5	58.8	2,358,251	106.1	59.3	4,655,371	89.8	58.6
証書ローン Member's Loan	241	36.0	0.0	604	250.6	0.0	739	58.8	0.0
プロセッシング・他社カード代行 Agency services	1,237,214	83.4	32.7	1,289,680	104.2	32.4	2,609,412	87.4	32.9
ペイメント関連 Payment-related	12,956	91.7	0.3	12,959	100.0	0.3	25,932	89.5	0.3
ペイメント事業計 Payment business total	3,472,632	85.4	91.9	3,661,495	105.4	92.0	7,291,455	88.9	91.8
リース事業 Leases	56,820	83.1	1.5	59,718	105.1	1.5	114,885	90.3	1.4
信用保証 Credit guarantees	31,853	61.3	0.8	40,375	126.8	1.0	70,283	69.2	0.9
不動産担保ローン Mortgage loans	61,078	79.3	1.6	63,532	104.0	1.6	141,698	80.7	1.8
その他 Others	156,589	94.4	4.1	153,601	98.1	3.9	322,366	94.5	4.1
ファイナンス関連 Finance-related	217,667	89.6	5.8	217,134	99.8	5.5	464,064	89.8	5.8
ファイナンス事業計 Finance business total	249,521	84.6	6.6	257,510	103.2	6.5	534,348	86.4	6.7
その他の事業 Other businesses	12	108.2	0.0	12	100.2	0.0	25	108.5	0.0
取扱高合計 Total volume of transactions	3,778,987	85.3	100.0	3,978,736	105.3	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)

	2020/9	2021/9	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	1,023,080	996,851	97.4	1,015,027	△ 18,175	98.2
(内 リボルビング) (shopping revolving included)	401,522	379,585	94.5	388,811	△ 9,226	97.6
カードキャッシング Cash advances	192,232	177,971	92.6	184,275	△ 6,303	96.6
カード事業計 Credit card business total	1,215,312	1,174,823	96.7	1,199,302	△ 24,479	98.0
証書ローン Member's Loan	4,042	3,538	87.5	3,718	△ 180	95.2
プロセッシング・他社カード代行 Agency services	86,503	85,052	98.3	95,165	△ 10,112	89.4
ペイメント関連 Payment-related	404	270	66.9	368	△ 98	73.3
ペイメント事業計 Payment business total	1,306,262	1,263,684	96.7	1,298,555	△ 34,870	97.3
リース事業 Leases	71,066	71,792	101.0	71,741	50	100.1
信用保証 Credit guarantees	1,244 (238,450)	1,119 (220,623)	90.0 (92.5)	1,184 (227,210)	△ 64 (△ 6,586)	94.5 (97.1)
不動産担保ローン Mortgage loans	672,664	764,651	113.7	728,113	36,537	105.0
その他 Others	137,092 (196,580)	168,898 (277,327)	123.2 (141.1)	159,007 (243,578)	9,890 (33,749)	106.2 (113.9)
ファイナンス関連 Finance-related	809,756 (869,244)	933,549 (1,041,978)	115.3 (119.9)	887,120 (971,691)	46,428 (70,287)	105.2 (107.2)
ファイナンス事業計 Finance business total	811,000 (1,107,695)	934,668 (1,262,602)	115.2 (114.0)	888,305 (1,198,902)	46,363 (63,700)	105.2 (105.3)
割賦売掛金残高計 Accounts receivable - installment	2,188,329 (2,485,023)	2,270,146 (2,598,079)	103.7 (104.5)	2,258,602 (2,569,198)	11,543 (28,880)	100.5 (101.1)
リース投資資産 Investments in leases	258,666	259,874	100.5	259,964	△ 89	100.0

◆ ( ) 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 一億円(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)

	2020/9	2021/9	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	1,023,080	996,851	97.4	1,015,027	△ 18,175	98.2

## ◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2020/9	前年比%	構成比%	2021/9	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
カードショッピング credit card-related shopping services	65,139	94.5	52.0	63,958	98.2	51.5	131,339	93.7	52.3
カードキャッシング Cash advances	14,878	91.7	11.9	13,065	87.8	10.5	28,308	87.4	11.3
カード事業計 Credit card business total	80,017	93.9	63.8	77,023	96.3	62.0	159,647	92.5	63.5
証書ローン Member's Loan	253	82.7	0.2	214	84.9	0.2	472	80.3	0.2
プロセッシング・他社カード代行 Agency services	13,481	84.4	10.8	13,624	101.1	11.0	27,572	88.2	11.0
ペイメント関連 Payment-related	5,097	101.3	4.1	5,327	104.5	4.3	10,408	102.9	4.1
ペイメント事業計 Payment business total	98,850	92.8	78.9	96,191	97.3	77.5	198,101	92.4	78.8
リース Leases	5,938	96.9	4.7	5,980	100.7	4.8	12,287	100.2	4.9
信用保証 Credit guarantees	7,726	91.7	6.2	6,767	87.6	5.4	14,949	89.9	5.9
不動産担保ローン Mortgage loans	7,389	114.0	5.9	9,126	123.5	7.3	14,889	106.4	5.9
その他 Others	3,223	115.8	2.6	3,574	110.9	2.9	6,608	109.2	2.6
ファイナンス関連 Finance-related	10,612	114.5	8.5	12,701	119.7	10.2	21,498	107.2	8.6
ファイナンス事業計 Finance business total	18,338	103.7	14.6	19,468	106.2	15.7	36,447	99.4	14.5
その他の事業 Other business	11	108.9	0.0	11	100.2	0.0	23	108.1	0.0
金融収益 Financial revenue	2,224	91.5	1.8	2,537	114.1	2.0	4,448	97.0	1.8
営業収益計 Total operating revenue	125,363	94.4	100.0	124,188	99.1	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)

	2020/9	前年比%	構成比%	2021/9	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
加盟店収益 Revenues from Affiliated Stores	34,462	90.1	52.9	35,015	101.6	54.7	71,019	90.7	54.1
リボ残高収益 Revenues from Revolving Credit	26,169	99.5	40.2	24,286	92.8	38.0	51,130	96.3	38.9
年会費 Annual membership Fees	4,507	102.7	6.9	4,655	103.3	7.3	9,189	104.9	7.0
合計 Total	65,139	94.5	100.0	63,958	98.2	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)

	2020/9	増減 Increase/Decrease	前年比% YOY Change (%)	2021/9	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	17,117	△ 1,212	93.4	18,354	1,237	107.2	36,529	△ 1,843	95.2
貸倒引当金繰入額 Provision of allowance for doubtful accounts	11,734	320	102.8	9,385	△ 2,349	80.0	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	2,228	△ 1,904	53.9	1,581	△ 647	70.9	6,123	△ 1,706	78.2
役員報酬及び役員賞与引当金繰入額 Remuneration for directors (and other officers) Provision for bonuses for directors (and other officers)	204	△ 32	86.5	168	△ 35	82.5	404	△ 125	76.3
従業員給料・賞与及び賞与引当金繰入額 Employees' salaries and bonuses Provision for bonuses	13,654	3,191	130.5	14,157	503	103.7	27,938	7,504	136.7
福利厚生費 他 Welfare expenses, Others	2,673	618	130.1	2,698	24	100.9	5,413	1,299	131.6
人件費計 Personnel expenses	16,532	3,778	129.6	17,024	492	103.0	33,756	8,678	134.6
通信交通費 Communication and transportation expenses	4,342	△ 2,149	66.9	4,048	△ 294	93.2	8,704	△ 3,910	69.0
租税公課 Taxes and dues	3,531	△ 285	92.5	3,495	△ 36	99.0	7,192	△ 1,028	87.5
賃借料 Rent expenses	1,069	217	125.5	1,143	74	107.0	2,238	526	130.8
取扱手数料 Transaction Volume fees	12,485	△ 2,190	85.1	13,072	586	104.7	25,427	△ 4,138	86.0
システム関連費用 System related expenses	8,391	△ 1,505	84.8	7,959	△ 432	94.8	17,132	△ 3,736	82.1
その他 Others	10,786	△ 6,344	63.0	10,461	△ 324	97.0	21,585	△ 13,102	62.2
支払手数料計 Commission expenses	31,662	△ 10,041	75.9	31,492	△ 170	99.5	64,144	△ 20,978	75.4
減価償却費 Depreciation	9,501	2,411	134.0	9,988	486	105.1	19,220	4,784	133.1
その他 Others	3,598	△ 174	95.4	3,964	365	110.2	7,378	△ 315	95.9
合計 Total	101,320	△ 9,040	91.8	100,477	△ 842	99.2	208,269	△ 27,525	88.3

## ◆ 貸倒償却の実額 / Depreciation expenses

単位: 百万円 / (¥ Million)

	2020/9	増減 Increase/Decrease	前年比% YOY Change (%)	2021/9	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	16,122	△ 89	99.4	14,879	△ 1,242	92.3	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)

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)

2021/9			
変動金利資産 Variable-rate assets	1,148	変動金利負債 Variable-rate liabilities	848 (848)
準固定金利資産 Semi fixed-rate assets	571	固定金利負債 Fixed-rate liabilities	1,604 (1,604)
固定金利資産 Fixed-rate assets	368	非金利負債 Non interest-bearing liabilities	401
非金利資産 Non interest-earning assets	1,221 (1,221)	資本 Shareholder's equity	455
資産合計 Total assets	3,311 (3,311)	負債・資本合計 Total liabilities and shareholder's equity	3,311 (3,311)

GAP額 GAP amount	△ 300 (△300)
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	209,790	101.5	70.0
リース事業収益 Revenue from the leases business	12,286	100.2	12,200	99.3	4.1
ファイナンス事業収益 Revenue from the finance business	43,412	100.7	47,800	110.1	16.0
不動産関連事業利益 Income from the real estate-related business	13,639	83.8	22,300	163.5	7.4
エンタテインメント事業利益 Income from the entertainment business	5,535	62.8	6,510	117.6	2.2
金融収益 Financial revenue	1,028	133.4	900	87.5	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	4,848,000	107.7	57.7	132,600	101.0	52.4
カードキャッシング Cash advances	167,000	107.7	2.0	25,600	90.4	10.1
カード事業計 Credit card business total	5,015,000	107.7	59.7	158,200	99.1	62.5
証書ローン Member's Loan	1,144	154.8	0.0	400	84.7	0.2
プロセッシング・他社カード代行 Agency services	2,662,000	102.0	31.7	27,850	101.0	11.0
ペイメント関連 Payment-related	26,000	100.3	0.3	10,620	102.0	4.2
ペイメント事業計 Payment business total	7,704,144	105.7	91.7	197,070	99.5	77.9
リース 事業 Leases	122,000	106.2	1.5	12,230	99.5	4.8
信用保証 Credit guarantees	84,000	119.5	1.0	13,400	89.6	5.3
不動産担保ローン Mortgage loans	134,000	94.6	1.6	17,800	119.6	7.0
その他 Others	358,000	111.1	4.3	7,700	116.5	3.0
ファイナンス関連 Finance-related	492,000	106.0	5.9	25,500	118.6	10.1
ファイナンス事業計 Finance business total	576,000	107.8	6.9	38,900	106.7	15.4
金融収益 Financial revenue				4,800	107.9	1.9
合計 Total	8,402,144	105.8	100.0	253,000	100.7	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	208,200	100.0
金融費用 Financial costs	11,530	109.5	11,800	102.3
計 Total	219,799	89.2	220,000	100.1
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**

2021年度中間    2021年度見込  
 Fiscal 21.04-09    Fiscal 21  
 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 GS-group)  (100.0%)	総資産	Total Assets	186,857		< 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	16,931		
	負債	Liabilities	169,925		
	営業収益	Operating Revenue	※1 10,140	※1 18,100	
	経常利益	Ordinary Income	7,068	7,500	
	当期利益	Net Income	6,499	5,800	
(株)セゾンファンデックス  Saison Fundex Corporation  100.0%  (100.0%)	総資産	Total Assets	143,418		< 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	25,465		
	負債	Liabilities	117,953		
	営業収益	Operating Revenue	6,002	11,170	
	経常利益	Ordinary Income	2,989	5,000	
	当期利益	Net Income	2,106	3,500	
(株)コンチェルト  CONCERTO CO., LTD.  96.9%  (100.0%)	総資産	Total Assets	40,950		< 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	33,929		
	負債	Liabilities	7,020		
	営業収益	Operating Revenue	※1 4,026	※1 8,150	
	経常利益	Ordinary Income	592	1,020	
	当期利益	Net Income	367	620	
ジェービーエヌ債権回収㈱  JPN COLLECTION SERVICE CO. LTD.  100.0%  (100.0%)	総資産	Total Assets	3,926		< Debt Collection Business >  JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純資産	Shareholders' Equity	3,191		
	負債	Liabilities	734		
	営業収益	Operating Revenue	2,084	4,100	
	経常利益	Ordinary Income	411	720	
	当期利益	Net Income	235	490	
(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	3,891		< Temporary Staffing Business >  - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business.
	純資産	Shareholders' Equity	3,459		
	負債	Liabilities	431		
	営業収益	Operating Revenue	1,914	3,970	
	経常利益	Ordinary Income	57	70	
	当期利益	Net Income	59	60	

\* 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**

2021年度中間  
Fiscal 21.04-09  
Actual

2021年度見込  
Fiscal 21  
Estimate

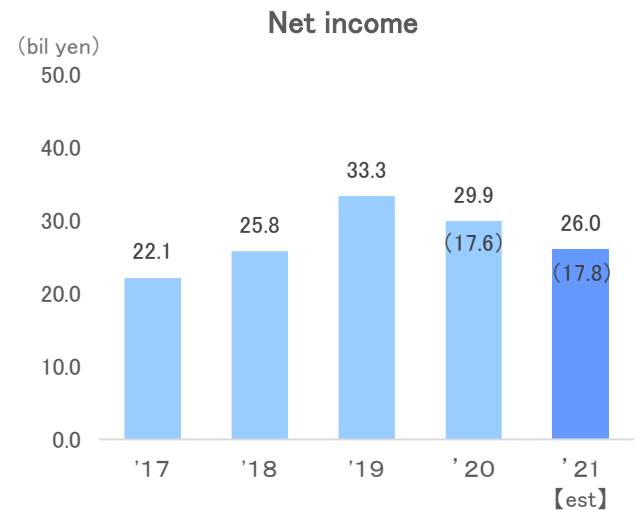
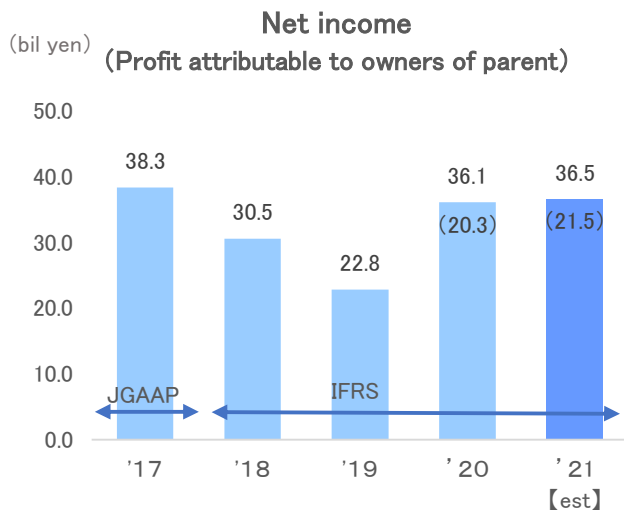
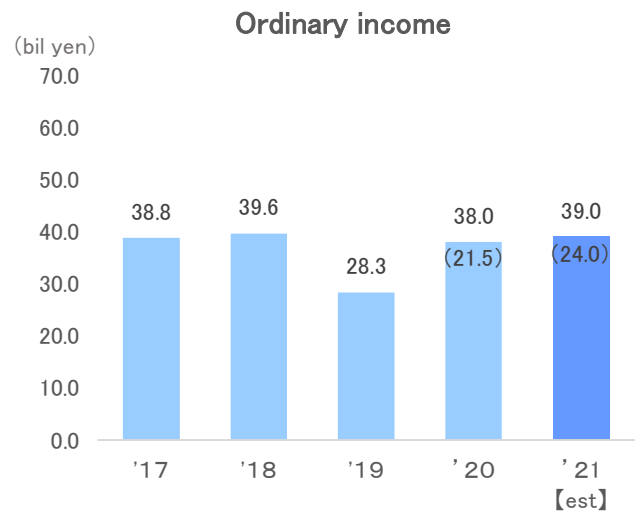
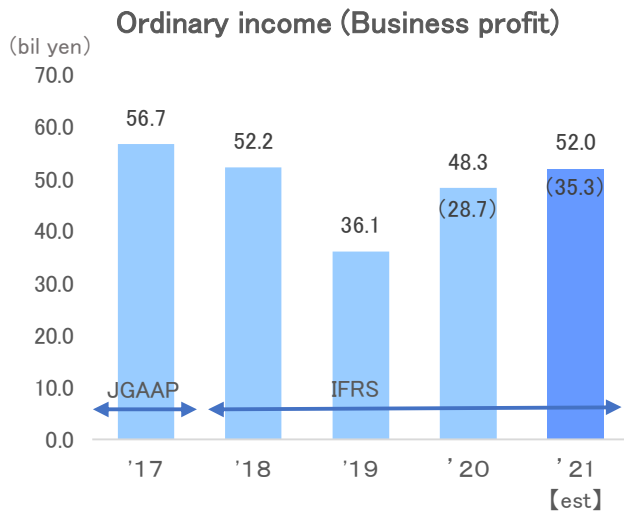
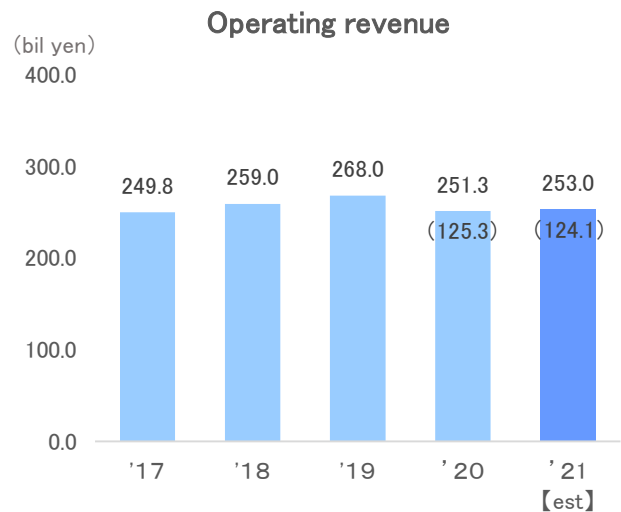
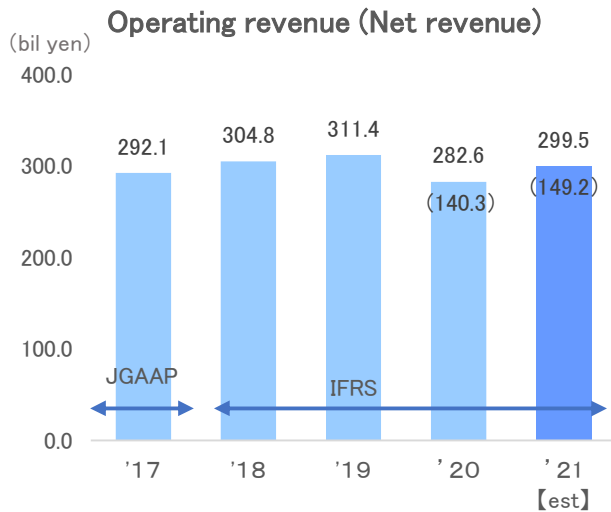
事業内容・他  
Business & others

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

会社名	種別	持分率	2021年度中間 Fiscal 21.04-09 Actual	2021年度見込 Fiscal 21 Estimate	事業内容・他 Business & others
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	175,503		< 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 Mado Plus was revised. Renewal to apollo station card.
	純資産	Shareholders' Equity	36,189		
	負債	Liabilities	139,313		
	営業収益	Operating Revenue	11,128	22,650	
	経常利益	Ordinary Income	681	300	
	当期利益	Net Income	507	200	
50.0% (50.0%)					
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd.	総資産	Total Assets	132,166		< 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	38,099		
	負債	Liabilities	94,066		
	営業収益	Operating Revenue	8,507	17,930	
	経常利益	Ordinary Income	1,445	2,080	
	当期利益	Net Income	926	1,560	
49.0% (49.0%)					
高島屋ファイナンシャル・パートナーズ㈱ Takashimaya Credit Co., Ltd.	総資産	Total Assets	111,706		< 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	42,031		
	負債	Liabilities	69,674		
	営業収益	Operating Revenue	9,895	20,550	
	経常利益	Ordinary Income	2,178	4,250	
	当期利益	Net Income	1,412	2,730	
30.5% (30.5%)					
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	82,717		< 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	34,813		
	負債	Liabilities	47,904		
	営業収益	Operating Revenue	7,455	15,920	
	経常利益	Ordinary Income	624	1,100	
	当期利益	Net Income	255	770	
22.4% (22.4%)					
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd.	総資産	Total Assets	41,508		< 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	1,102		
	負債	Liabilities	40,405		
	営業収益	Operating Revenue	2,002	4,060	
	経常利益	Ordinary Income	101	130	
	当期利益	Net Income	45	10	
30.0% (30.0%)					
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	20,903		< 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	14,290		
	負債	Liabilities	6,613		
	営業収益	Operating Revenue	4,793		
	経常利益	Ordinary Income	1,235	2,500	
	当期利益	Net Income	958	2,000	
46.8% (46.8%)					
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	14,411		< 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	2,409		
	負債	Liabilities	12,002		
	営業収益	Operating Revenue	1,179	2,440	
	経常利益	Ordinary Income	52	170	
	当期利益	Net Income	32	110	
50.0% (50.0%)					
㈱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%)					

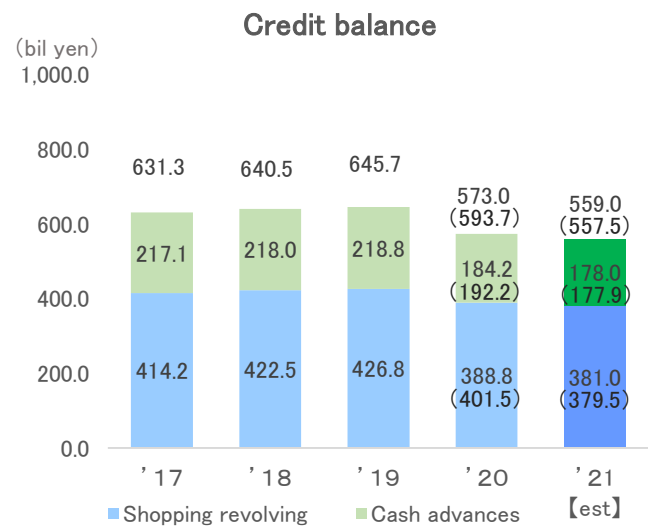
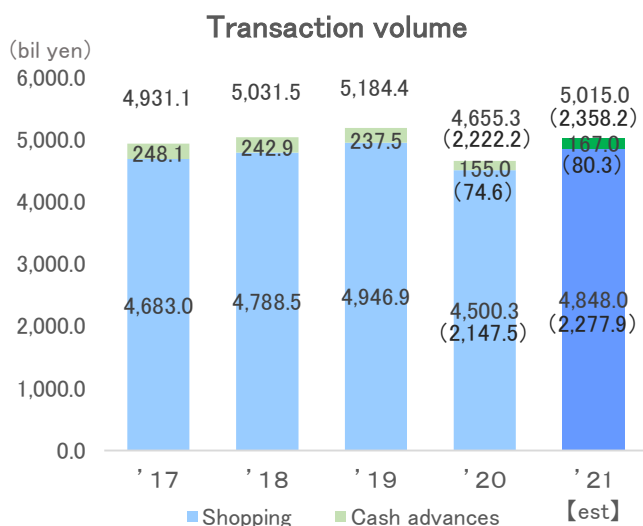
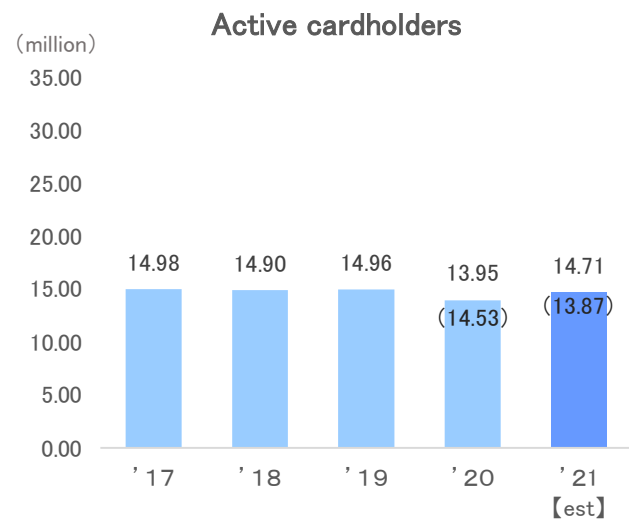
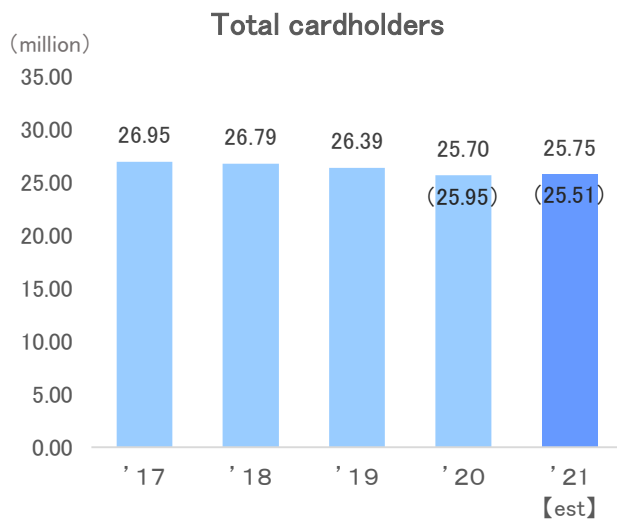
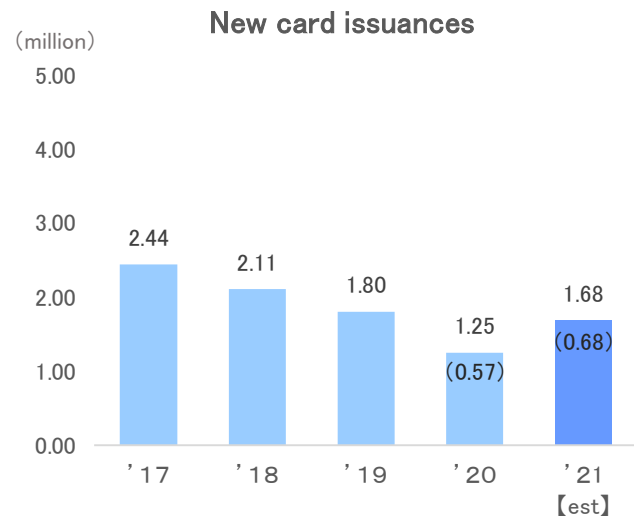
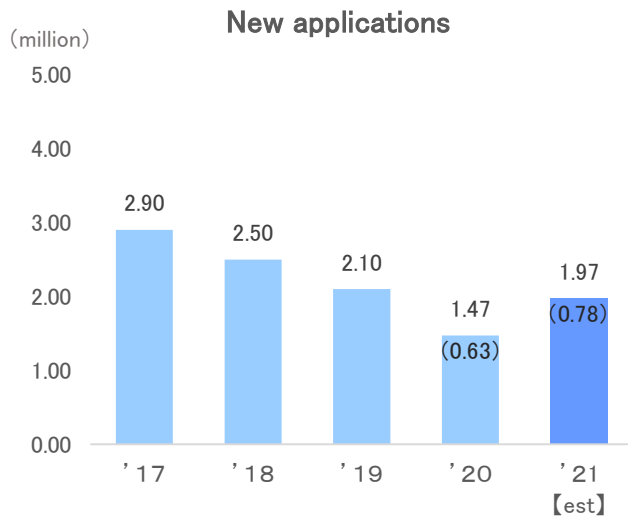
Consolidated

Non-consolidated

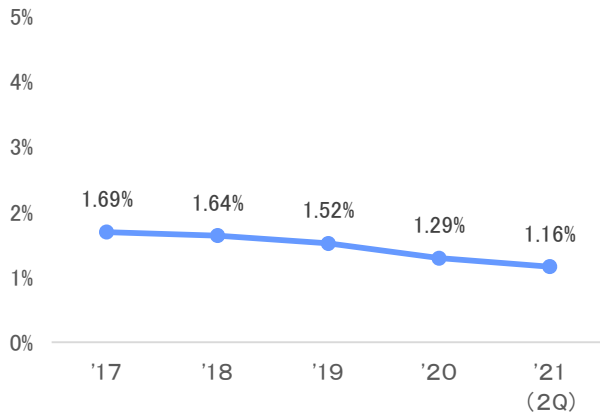


# ◆ Main Indices (Non-consolidated)

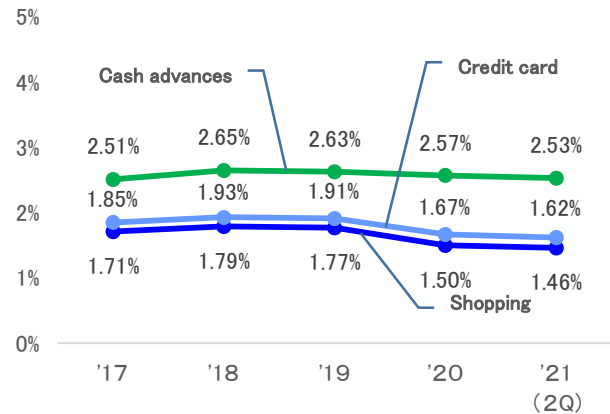
( ) 2Q results



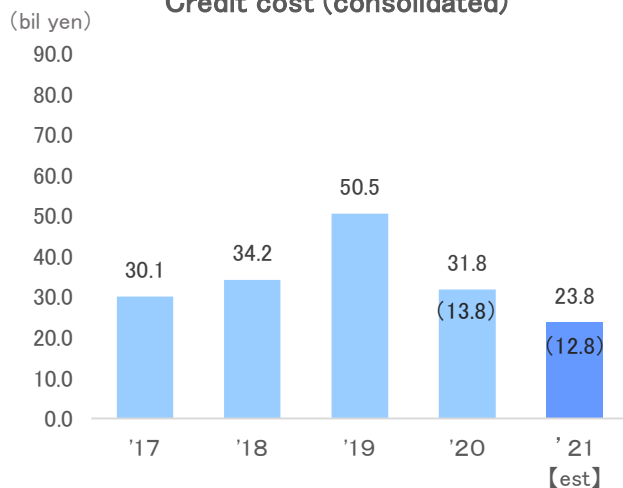
Delinquency over 90 days (consolidated)



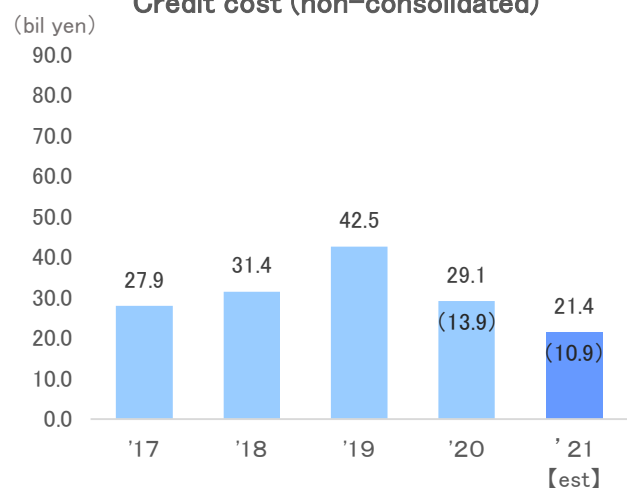
Delinquency over 90 days (non-consolidated)



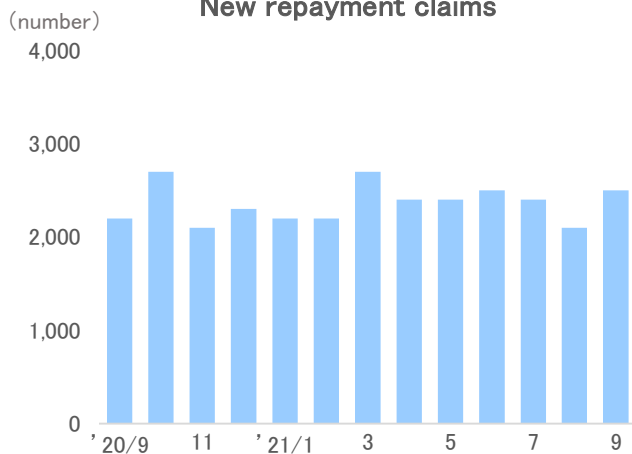
Credit cost (consolidated)



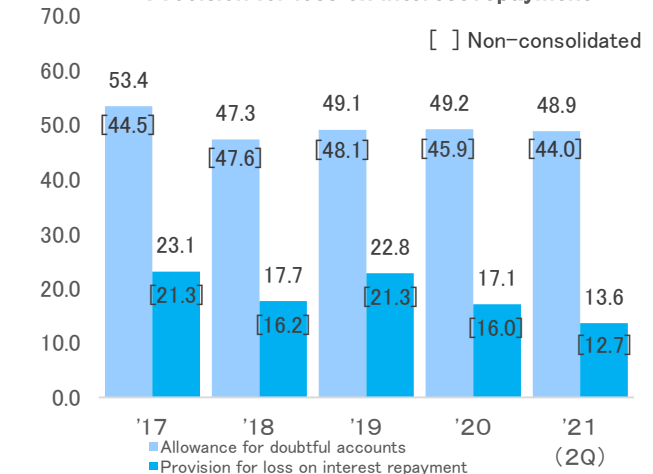
Credit cost (non-consolidated)



New repayment claims

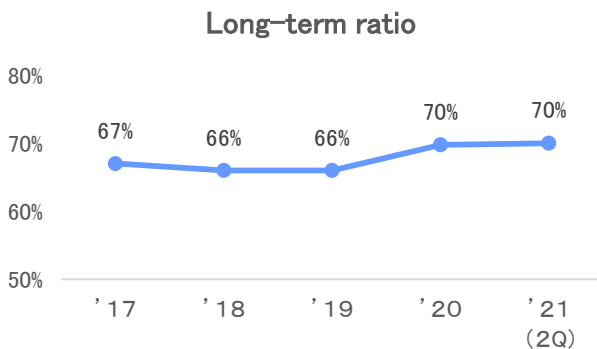
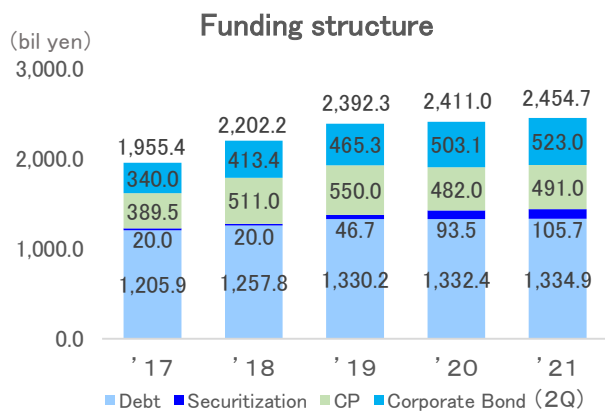
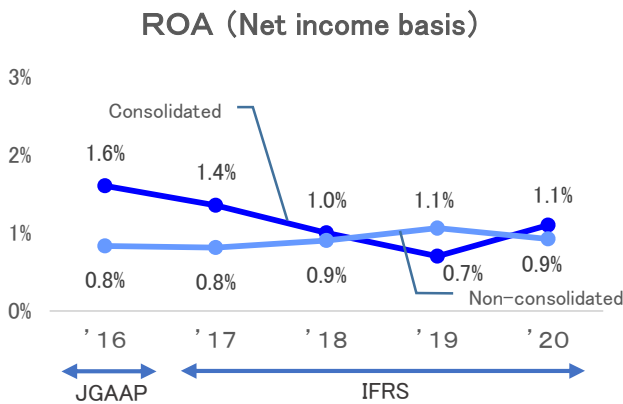
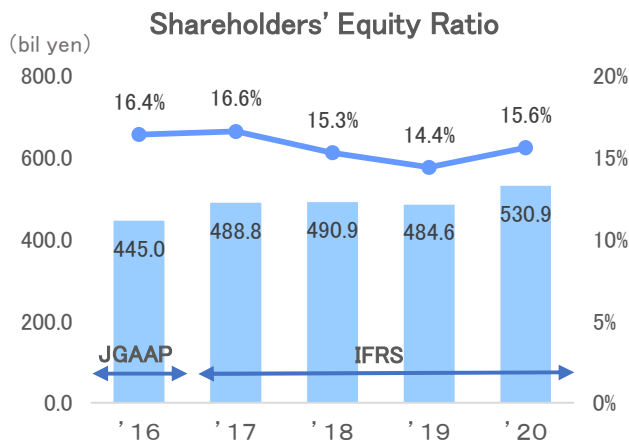


Allowance for doubtful accounts Provision for loss on interest repayment

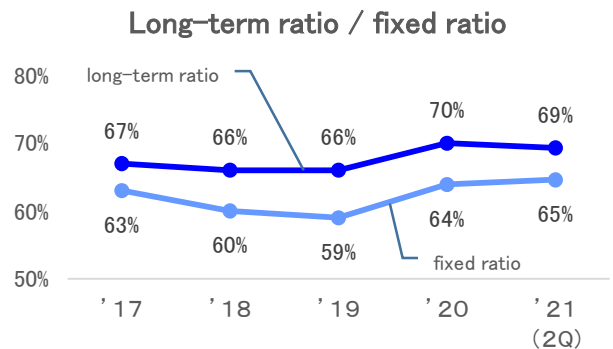
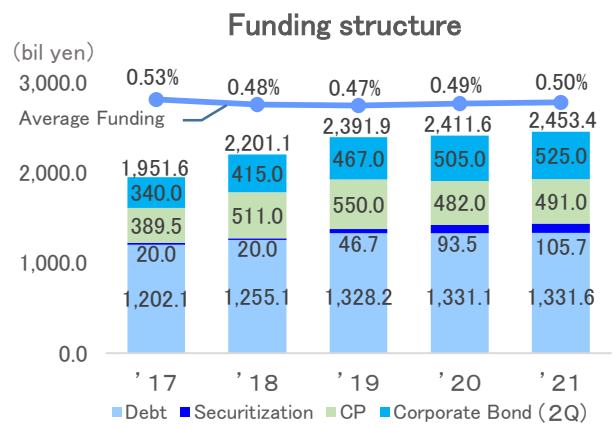
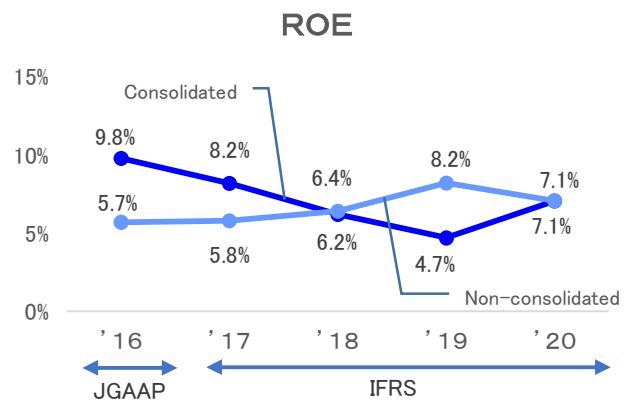
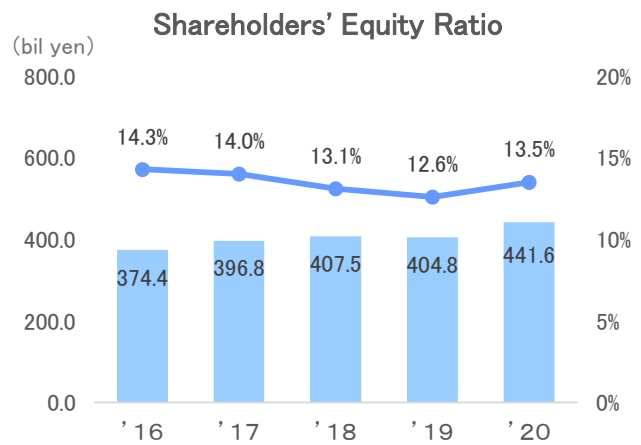


# ◆ Financial Indices

## Consolidated



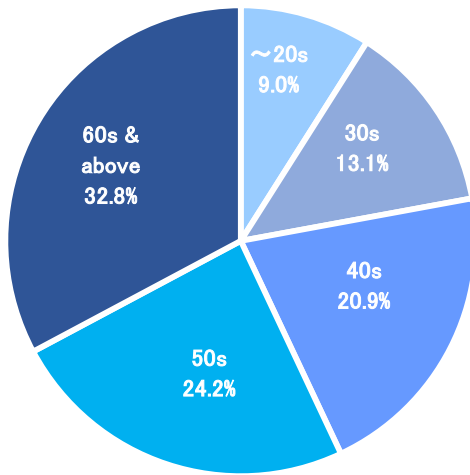
## Non-consolidated



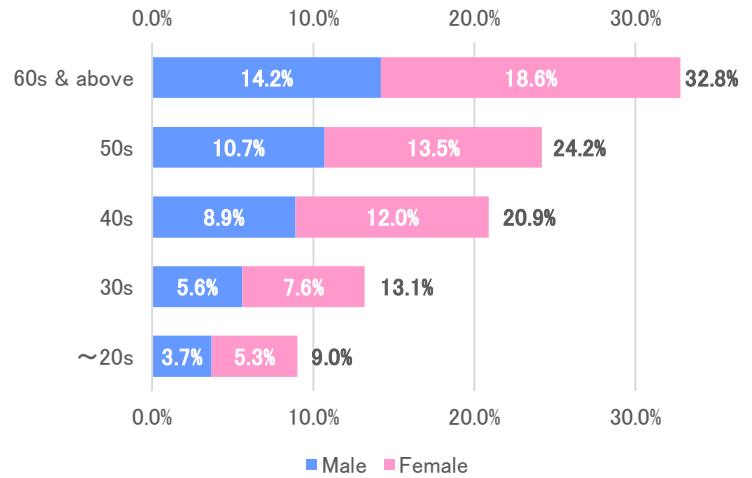
# ◆ Cardholders' attributes and usage trend

As of Mar 31, 2021

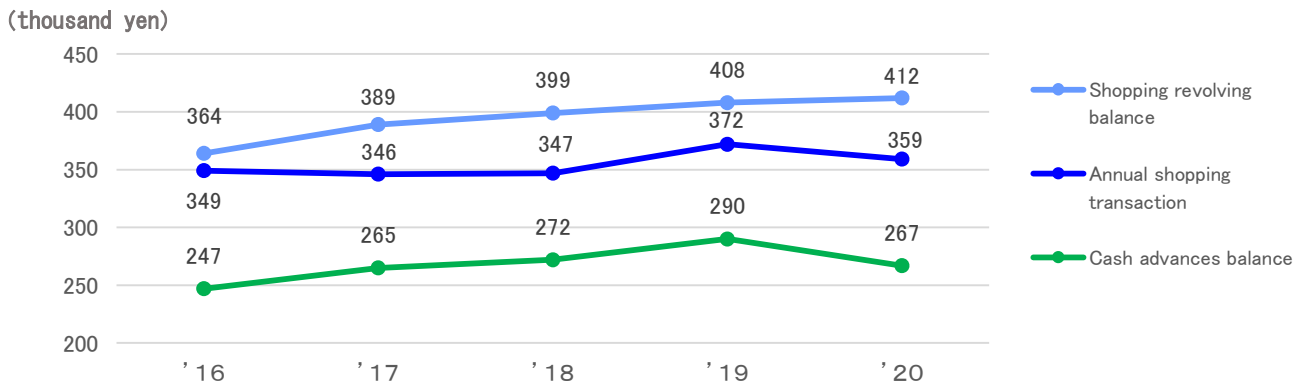
### Cardholders by age



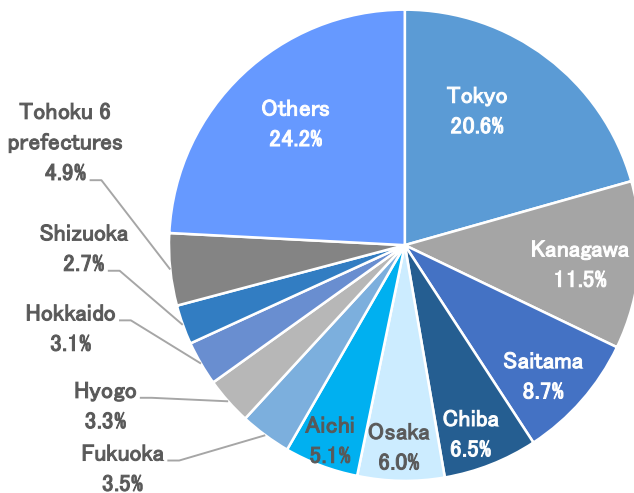
### Cardholders by age and gender



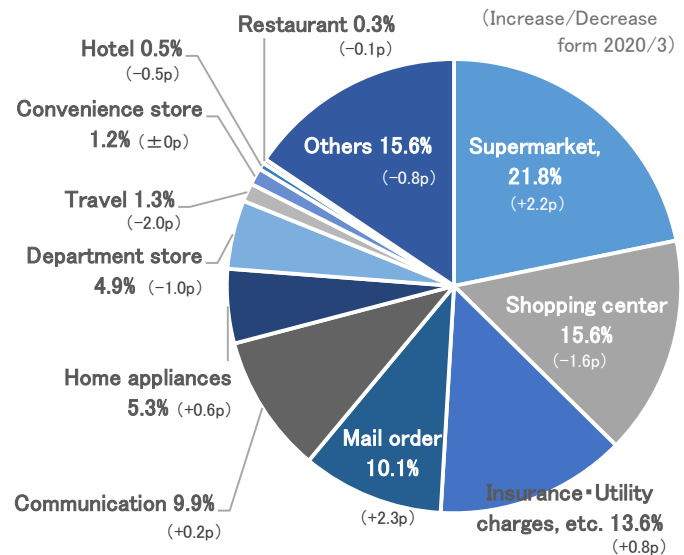
### Average usage and credit balance per customer



### Cardholders by prefecture



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





## ◆ Results of Card Companies with Capital Alliances

as of . September 30, 2021

	New card issuances (million)	Total cardholders (million)	Transaction volume (billion yen)	Operating revenue (billion yen)	Ordinary income (billion yen)
Credit Saison (non-consolidated)	0.68	25.51	2,358.2	124.1	24
Yamada Financial 34.0% (established 2006/6)	0.01	1.36	54.6	0.2	0.1
YM Saison 50.0% (established 2007/9)	0.00	0.03	1.9	0.0	0.0
Idemitsu Credit 50.0%(invested 2003/10)	0.17	3.89	373.5	11.1	0.6
Resona Card 22.4% (invested 2004/8)	0.02	1.38	179.8	7.4	0.6
Takashimaya Financial Partners 30.5% (invested 2004/8)	0.04	1.36	340.1	9.8	2.1
Shizugin Saison 50.0% (established 2006/10)	0.00	0.25	32.9	1.1	0.0
Daiwa House Financial 30.0% (established 2006/11)	0.00	0.39	62.6	2.0	0.1
Seven CS Card Service 49.0% (established 2010/09)	0.03	2.89	301.7	8.5	1.4
<b>Total</b>	<b>0.94</b>	<b>35.67</b>	<b>3,648.8</b>	<b>164.0</b>	<b>28.8</b>

※Transaction volume includes card shopping and cash advances

(参考) 貸借対照表 (2021年9月30日現在) ※単体  
Balance Sheets (As of September 30, 2021) Non-Consolidated

CREDIT SAISON Co., Ltd.

(単位:百万円)  
(Millions of yen)

Term	2021年3月			増減	Term	2021年3月			
	March, 2021	September, 2021	Increase/Decrease			March, 2021	September, 2021	Increase/Decrease	
科目	金額			Amount	科目	金額			
Item	Amount			Amount	Item	Amount			
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Total current assets	( 2,870,097 )	( 2,901,731 )	( 31,634 )	流動負債	Total current liabilities	( 1,191,931 )	( 1,227,659 )	( 35,728 )
現金及び預金	Cash and deposits	68,665	80,963	12,298	買掛金	Accounts payable - trade	231,024	212,571	△ 18,453
割賦売掛金	Accounts receivable - installment	2,258,602	2,270,146	11,543	短期借入金	Short-term borrowings	246,960	246,960	-
リース投資資産	Investments in leases	259,964	259,874	△ 89	1年内返済予定の長期借入金	Current portion of long-term borrowings	101,670	138,180	36,510
営業投資有価証券	Operational investment securities	41,257	40,560	△ 697	1年内償還予定の社債	Current portion of bonds payable	65,000	80,000	15,000
商品	Merchandise	113	113	-	コマージャナル・ペーパー	Commercial papers	482,000	491,000	9,000
貯蔵品	Supplies	1,485	1,784	298	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	6,675	417
前払費用	Prepaid expenses	1,618	2,341	722	リース債務	Lease obligations	463	401	△ 62
短期貸付金	Short-term loans receivable	425	-	△ 425	未払費用	Accounts payable - other	4,088	3,079	△ 1,008
関係会社短期貸付金	Short-term loans receivable from subsidiaries and associates	254,617	262,003	7,386	未払法人税等	Accrued expenses	20,747	19,444	△ 1,302
未収入金	Accounts receivable - other	21,967	19,645	△ 2,321	契約負債	Income taxes payable	3,719	5,999	2,279
その他	Other	6,900	7,882	981	預り金	contract liabilities	-	4,805	4,805
貸倒引当金	Allowance for doubtful accounts	△ 45,521	△ 43,584	1,937	前受収益	Deposits received	8,225	6,507	△ 1,718
					賞与引当金	Unearned revenue	1,229	769	△ 459
固定資産	Total non-current assets	( 408,250 )	( 407,253 )	( △ 996 )	役員賞与引当金	Provision for bonuses	2,215	2,185	△ 29
有形固定資産	Total property, plant and equipment	( 16,160 )	( 15,710 )	( △ 450 )	役員賞与引当金	Provision for bonuses for directors (and other officers)	68	28	△ 39
建物(純額)	Buildings, net	5,329	5,218	△ 110	利息返還損失引当金	Provision for loss on interest repayment	5,580	4,033	△ 1,546
車両運搬具(純額)	Vehicles, net	0	0	△ 0	商品券回収損引当金	Provision for loss on collecting gift tickets	132	132	0
器具備品(純額)	Equipment, net	2,863	2,732	△ 130	割賦利益繰延	Deferred installment income	8,064	-	△ 8,064
土地	Land	6,904	6,904	-	その他	Other	4,482	4,884	401
リース資産(純額)	Leased assets, net	1,052	838	△ 214					
建設仮勘定	Construction in progress	11	17	5	固定負債	Total non-current liabilities	( 1,646,687 )	( 1,627,735 )	( △ 18,952 )
					社債	Bonds payable	440,000	445,000	5,000
無形固定資産	Total intangible assets	( 157,349 )	( 152,871 )	( △ 4,477 )	長期借入金	Long-term borrowings	982,529	946,519	△ 36,010
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	99,085	11,839
ソフトウェア	Software	154,302	149,118	△ 5,183	リース債務	Lease obligations	728	520	△ 208
リース資産	Leased assets	21	9	△ 11	契約負債	contract liabilities	-	1,913	1,913
ソフトウェア仮勘定	Software in progress	2,760	3,475	715	債務保証損失引当金	Provision for loss on guarantees	8,311	7,388	△ 922
その他	Other	252	254	2	ポイント引当金	Provision for point card certificates	113,207	115,933	2,726
					利息返還損失引当金	Provision for loss on interest repayment	10,433	8,701	△ 1,731
投資その他の資産	Total investments and other assets	( 234,740 )	( 238,670 )	( 3,930 )	受入保証金	Guarantee deposits received	1,303	1,920	617
投資有価証券	Investment securities	70,174	73,883	3,709	その他	Other	2,929	753	△ 2,176
関係会社株式	Shares of subsidiaries and associates	68,497	75,121	6,623					
関係会社債	Bonds of subsidiaries and associates	450	450	-	負債合計	Total Liabilities	2,838,618	2,855,395	16,776
出資	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 )	( 431,180 )	( 11,542 )
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	25,387	△ 4,146	2 資本剰余金	Total Capital surplus	( 84,073 )	( 84,014 )	( △ 59 )
長期前払費用	Long-term prepaid expenses	7,661	6,926	△ 735	(1) 資本準備金	Legal capital surplus	82,497	82,497	-
差入保証金	Guarantee deposits	2,928	2,896	△ 31	(2) その他資本剰余金	Other capital surplus	1,576	1,516	△ 59
繰延税金資産	Deferred tax assets	31,070	29,296	△ 1,774	3 利益剰余金	Total retained earnings	( 322,159 )	( 333,690 )	( 11,530 )
その他	Other	5,760	5,628	△ 131	(1) 利益準備金	Legal retained earnings	3,020	3,020	-
貸倒引当金	Allowance for doubtful accounts	△ 411	△ 428	△ 17	(2) その他利益剰余金	Other retained earnings	319,139	330,670	11,530
					別途積立金	General reserve	274,455	297,455	23,000
繰延資産	Total deferred assets	( 1,953 )	( 2,017 )	( 63 )	繰越利益剰余金	Retained earnings brought forward	44,684	33,215	△ 11,469
社債発行費	Bond issuance cost	1,953	2,017	63	4 自己株式	Treasury shares	( △ 62,524 )	( △ 62,453 )	( 70 )
					評価・換算差額等	Valuation and translation adjustments	( 22,044 )	( 24,426 )	( 2,382 )
					1 その他有価証券評価差額金	Valuation difference on available-for-sale securities	22,187	24,527	2,340
					2 繰延ヘッジ損益	Deferred gains or losses on hedges	△ 142	△ 100	41
					純資産合計	Total net assets	441,683	455,607	13,924
資産合計	Total assets	3,280,302	3,311,002	30,700	負債及び純資産合計	Total liabilities and net assets	3,280,302	3,311,002	30,700

## (参考) 損益計算書 (2021年4月1日 ~ 2021年9月30日) ※単体

CREDIT SAISON Co., Ltd.

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

(単位:百万円)

(Millions of yen)

科 目 Item	Term	2020年9月 (20/04-20/09)		2021年9月 (21/04-21/09)		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		98,850		96,191	△ 2,659	97.3%	
リース事業収益	Income from the leases business		5,938		5,980	41	100.7%	
ファイナンス事業収益	Income from the finance business		18,338		19,468	1,129	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	12		12		0		
不動産関連事業原価	Cost of the real estate business	0	11	0	11	0	100.2%	
金融収益	Financial revenue		2,224		2,537	313	114.1%	
計	Total		125,363	100.0%	124,188	100.0%	△ 1,174	99.1%
営業費用	Operating expenses							
販売費及び一般管理費	Selling, general and administrative expenses		101,320	80.8%	100,477	80.9%	△ 842	99.2%
金融費用	Financial expenses		6,039	4.8%	5,916	4.8%	△ 123	98.0%
計	Total		107,359	85.6%	106,393	85.7%	△ 966	99.1%
営業利益	Operating profit		18,003	14.4%	17,795	14.3%	△ 208	98.8%
営業外収益	Non-operating income		3,748	3.0%	6,382	5.1%	2,633	170.2%
営業外費用	Non-operating expenses		152	0.1%	164	0.1%	11	107.8%
経常利益	Ordinary profit		21,599	17.2%	24,012	19.3%	2,413	111.2%
特別利益	Extraordinary income		874	0.7%	542	0.4%	△ 332	62.1%
特別損失	Extraordinary losses		3,186	2.5%	2	0.0%	△ 3,183	0.1%
税引前四半期純利益	Profit before income taxes		19,288	15.4%	24,553	19.8%	5,264	127.3%
法人税、住民税及び事業税	Income taxes - current	3,294		6,232		2,937		
法人税等調整額	Income taxes - deferred	△ 1,637	1,657	1.3%	425	6,658	5,000	401.8%
四半期純利益	Profit		17,631	14.1%	17,895	14.4%	263	101.5%

17

		2020年9月	2021年9月
自己資本比率	Equity ratio	13.1%	13.8%
総資産利益率	ROA	0.55%	0.54%
自己資本利益率	ROE	4.27%	3.99%

貸借対照表 (2021年9月30日現在)  
Balance Sheet (As of September 30, 2021)

Term 科目 Items	2021年3月 March, 2021	2021年9月 September, 2021	増減 Increase/Decrease	Term 科目 Items	2021年3月 March, 2021	2021年9月 September, 2021	増減 Increase/Decrease		
	金額 Amount				金額 Amount				
(資産の部) 流動資産	(Assets) Current assets	106,493	93,075	△ 13,418	(負債の部) 流動負債	(Liabilities) Current liabilities	185,782	168,310	△ 17,471
現金及び預金	Cash and deposits	3,327	1,700	△ 1,627	支払手形及び買掛金	Notes and accounts payable-trade	259	192	△ 66
受取手形及び営業未収入金	Trade notes and accounts receivable	76	135	58	短期借入金	Short-term loans payable	179,350	161,850	△ 17,500
たな卸資産	Inventories	81,780	72,348	△ 9,432	未払金・未払費用	Accounts payable - other and accrued expenses	394	411	16
買取債権	Purchased receivables	19,296	18,405	△ 891	預り保証金	Guarantee deposits	1,065	941	△ 124
求償債権	Guarantor's claims	—	—	—	その他	Other	4,712	4,915	203
短期貸付金	Short-term loans receivable	24	23	△ 0					
その他	Other	4,091	2,687	△ 1,403					
貸倒引当金	Allowance for doubtful accounts	△ 2,105	△ 2,226	△ 121					
					固定負債	Noncurrent liabilities	1,748	1,615	△ 133
固定資産	Noncurrent assets	91,469	93,782	2,312	瑕疵保証引当金	Provision for guarantees for defects	6	12	6
有形固定資産	Property, plant and equipment	59,151	65,396	6,245	預り保証金	Guarantee deposited	1,162	1,022	△ 139
無形固定資産	Intangible assets	77	65	△ 12	その他	Other	580	580	—
投資その他の資産	Investments and other assets	32,240	28,319	△ 3,921					
整理事業関連資産	Liquidation business assets	30,407	26,261	△ 4,145					
その他	Other	3,631	3,851	220					
貸倒引当金	Allowance for doubtful accounts	△ 1,798	△ 1,794	4					
					負債合計	Total liabilities	187,531	169,925	△ 17,605
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	10,431	16,931	6,499
					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	16,831	6,499
					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	16,931	6,499
資産合計	Total assets	197,962	186,857	△ 11,105	負債純資産合計	Total liabilities and net assets	197,962	186,857	△ 11,105

・(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 (2021年4月1日 ~ 2021年9月30日)

## Statements of Income (April 1, 2021 to September 30, 2021)

(単位:百万円)

(Millions of yen)

科 目	Term	2020年8月 (20/03-20/08)	2021年9月 (21/04-21/9)	増減 Increase/Decrease
売上高	Net sales	11,454	24,589	13,134
売上原価	Cost of sales	6,584	14,448	7,863
売上総利益	Gross profit	4,870	10,140	5,270
販売費及び一般管理費	Selling, general and administrative expenses	3,217	3,876	658
営業利益	Operating profit	1,652	6,264	4,611
営業外収益	Non-operating income	337	2,073	1,736
営業外費用	Non-operating expenses	1,258	1,269	11
経常利益	Ordinary profit	732	7,068	6,336
特別利益	Extraordinary income	—	2,242	2,242
特別損失	Extraordinary loss	0	—	△ 0
分配前税金等調整前四半期純利益	Profit before dividends distribution, income taxes	732	9,311	8,579
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	732	9,311	8,579
法人税等	Income taxes	211	2,811	2,600
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	520	6,499	5,978

・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。

## 貸借対照表 (2021年9月30日現在)

## Balance Sheets (As of September 30, 2021)

(単位:百万円)

(Millions of yen)

科 目	Items	2021年3月 March, 2021	2021年9月 September, 2021	増減 Increase/Decrease	科 目	Items	2021年3月 March, 2021	2021年9月 September, 2021	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	128,064	140,392	12,328	流動負債	Current liabilities	106,324	117,389	11,064
現金及び預金	Cash and deposits	1,582	1,608	26	短期借入金	Short-term borrowings	103,600	115,000	11,400
営業貸付金	Operating loans	104,900	117,360	12,460	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	21,580	21,738	158	リース債務	Lease obligations	8	3	△ 5
未収入金	Accounts receivable	176	149	△ 26	未払金	Accounts payable - other	101	32	△ 68
前払費用	Prepaid expenses	51	65	13	未払費用	Accrued expenses	383	332	△ 50
未収収益	Accrued income	801	775	△ 26	未払法人税等	Income taxes payable	1,155	1,102	△ 52
繰延税金資産	Deferred tax assets	—	—	—	利息返還損失引当金	Provision for loss on interest repayment	378	359	△ 18
その他流動資産	Other current assets	1,488	1,165	△ 323	債務保証引当金	Provision for loss on guarantees	154	157	2
貸倒引当金	Allowance for doubtful accounts	△ 2,517	△ 2,472	45	その他流動負債	Other current liabilities	542	401	△ 141
					固定負債	Non-current liabilities	718	564	△ 154
固定資産	Noncurrent assets	3,036	3,026	△ 9	長期借入金	Long-term borrowings	—	—	—
有形固定資産	Property, plant and equipment	310	201	△ 108	リース債務	Lease obligations	10	10	0
土地	Land	67	—	△ 67	長期未払金	Long-term accounts payable	0	0	△ 0
建物	Buildings	112	88	△ 24	利息返還損失引当金	Provision for loss on interest repayment	708	553	△ 154
器具及び備品等	Furniture and fixtures	114	101	△ 12					
リース資産	Leased assets	16	11	△ 4					
無形固定資産	Intangible assets	638	611	△ 26	負債合計	Total liabilities	107,042	117,953	10,910
ソフトウェア	Software	596	606	10	(純資産の部)	(Net assets)			
無形建設仮勘定	Software in progress	38	0	△ 37	株主資本	Shareholders' equity	24,016	25,422	1,406
電話加入権	Telephone subscription right	4	4	—	資本金	Capital stock	4,500	4,500	—
投資等	Investments and other assets	2,087	2,213	125	利益剰余金	Retained earnings	19,516	20,922	1,406
投資有価証券	Investment securities	482	566	84					
固定化営業債権	Long-term loans receivable	12	12	△ 0	評価・換算差額等	Valuation and translation adjustments	40	42	1
長期前払費用	Long-term prepaid expenses	0	3	3	その他有価証券評価差額金	Valuation difference on available-for-sale securities	40	42	1
繰延税金資産	Deferred tax assets	1,498	1,500	2					
その他投資等	Other assets	105	141	35	純資産合計	Total net assets	24,057	25,465	1,407
貸倒引当金	Allowance for doubtful accounts	△ 11	△ 11	0	負債及び純資産合計	Total liabilities and net assets	131,100	143,418	12,318
資産合計	Total assets	131,100	143,418	12,318					

## 損益計算書 (2021年4月1日 ~ 2021年9月30日)

## Statements of Income (From April 1, 2021 to September 30, 2021)

(単位:百万円)

(Millions of yen)

科 目	Items	2020年9月 20/04-20/9	2021年9月 21/04-21/09	増減 Increase/Decrease
営業収益	Operating revenue	4,884	6,002	1,118
営業費用	Operating expenses	2,556	3,072	515
金融費用	Financial expenses	728	812	84
販売費及び一般管理費	Selling, general administrative expenses	1,828	2,259	431
営業利益	Operating income	2,328	2,930	602
営業外収益	Non-operating income	88	58	△ 30
営業外費用	Non-operating expenses	0	—	△ 0
経常利益	Ordinary profit	2,416	2,989	572
特別利益	Extraordinary income	266	51	△ 214
特別損失	Extraordinary losses	12	1	△ 10
税引前当期純利益	Profit before income taxes	2,670	3,039	368
法人税、住民税及び事業税	Income taxes - current	658	936	278
法人税等調整額	Income taxes - deferred	70	△ 2	△ 73
当期純利益	Profit	1,942	2,106	164

## ◆ 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		
	2020/9	2021/9	前年比% YOY Change (%)	2020/9	2021/9	前年比% YOY Change (%)
ペイメント Payment	104,179	102,753	98.6	14,862	12,420	83.6
リース Leases	5,945	5,949	100.1	2,418	2,936	121.4
ファイナンス Finance	21,544	23,237	107.9	8,918	9,805	110.0
不動産関連 Real estate-related	7,554	15,128	200.2	3,421	10,160	297.0
エンタテインメント Entertainment	2,353	3,235	137.5	△855	△14	—
計 Total	141,578	150,304	106.2	28,764	35,308	122.7
セグメント間取引 Inter-segment transactions	△1,223	△1,092	—	1	1	—
連結 Consolidated	140,355	149,211	106.3	28,766	35,309	122.7

・第1四半期連結会計期間より、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.