

2022年3月期 第3四半期

決算資料

Reference Materials for the third quarter ended December 31, 2021

2022年 2月 9日

February 9, 2022



経営企画部

Corporate Planning Dept.

03-3988-2110

CREDIT SAISON CO., LTD.

2021年度・第3四半期の業績概況

Materials Related to Business Report

<input type="checkbox"/> 決算ダイジェスト	Financial Results Digest	1
<input type="checkbox"/> 経営成績 ～セグメント別業績概況(IFRS)～	Financial Results ～ Results by Business Segment(IFRS) ～	1
<input type="checkbox"/> 連結会社の経営状況	Consolidated Results	2
<input type="checkbox"/> 事業利益の主な増減	Main Increases/Decreases in Business Profit	2
<input type="checkbox"/> 主要指標 (単体)	Main Indices (Non-Consolidated)	3
<input type="checkbox"/> 取扱高の実績 (単体)	Total Transaction Volume (Non-Consolidated)	4
<input type="checkbox"/> 営業資産残高の実績 (単体)	Operating Assets (Non-Consolidated)	5
<input type="checkbox"/> 営業収益の実績 (単体)	Operating Revenue (Non-Consolidated)	6
<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)	7
<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)	8

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)	9
<input type="checkbox"/> 単体業績予測	Performance Estimates (Non-Consolidated)	10

ファクトブック

Fact Book

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

参考資料

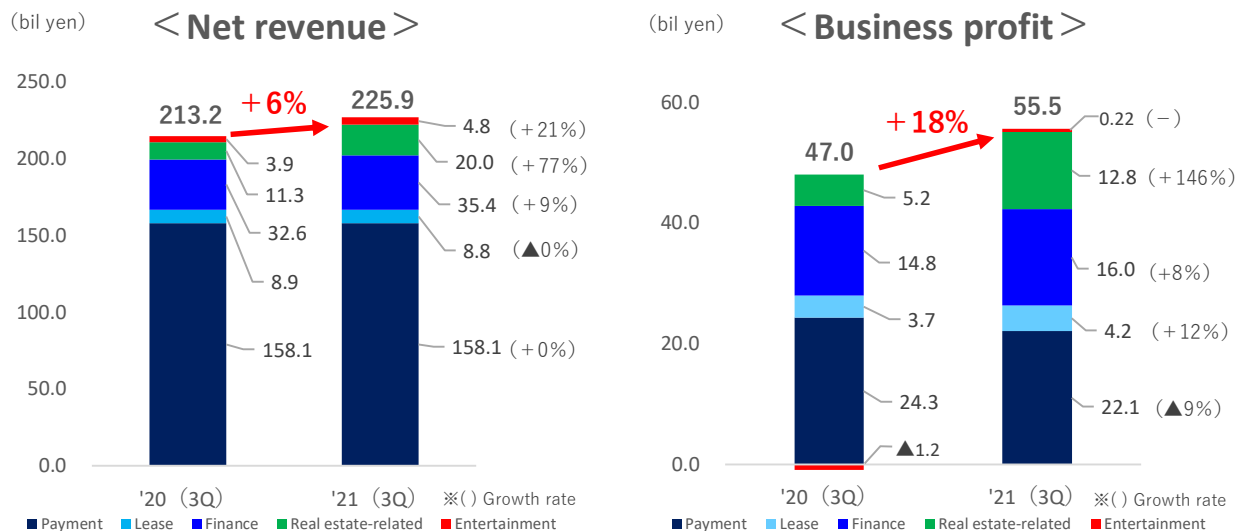
Reference Materials

<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"/> セグメント別業績概況	Results by Business Segment	20

◆ Financial Results Digest

- ◆ The business results for the consolidated cumulative period under review (Q1–Q3 FY2021) were characterized by increased revenue and increased profit.
 - Net revenue
 - Recovery in the payment business is in progress, under the continuing impact of measures to counteract the COVID-19 pandemic, including shortened operating hours and voluntary restraint regarding non-necessary and non-urgent travel and movement. However, the real-estate-related business, entertainment business and finance business drove overall growth, increasing net revenue.
 - Business profit
 - A recoil effect was felt from transfer of personnel expenses, etc. due to the COVID-19 pandemic in the previous year (from selling, general and administrative expenses to extraordinary loss). However, increased contribution to income from the consolidated subsidiary Atrium Group enabled an increase in business profit.
 - Quarterly profit
 - Despite a recoil effect from gain on valuation of investment securities appropriated under “other revenue” in the previous fiscal year, quarterly profit increased.
- ◆ The Company is leaving its forecast of full-year business results unchanged, as it strives to ascertain trends in future demands for interest repayment claims, special allowances and the real-estate market, among others.

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



【Payment】

- Recovery in the payment business is in progress, under the continuing impact of measures to counteract the COVID-19 pandemic, including shortened operating hours and voluntary restraint regarding non-necessary and non-urgent travel and movement. However, a recoil effect was felt from transfer of personnel expenses, etc. due to the COVID-19 pandemic in the previous year (from selling, general and administrative expenses to extraordinary loss), resulting in a decrease in business profit despite an increase in net revenue.

【Lease】

- The Company used remote sales operations to conduct joint campaigns with existing mainstay lease dealers, resulting in strengthened bonds of trust. Net revenue fell but business profit rose.

【Finance】

- Both net revenue and business profit increased as the Company expanded its balances in Flat 35 Loans, asset formation loans and rental guarantees.

【Real estate-related】

- Despite the impact of efforts to counteract the COVID-19 pandemic, both net revenue and business profit increased, under a rebound effect from contraction in sales in the previous fiscal year.

【Entertainment】

- Despite the impact of efforts to counteract the COVID-19 pandemic, both net revenue and business profit increased, rebounding from the temporary closure of amusement facilities 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

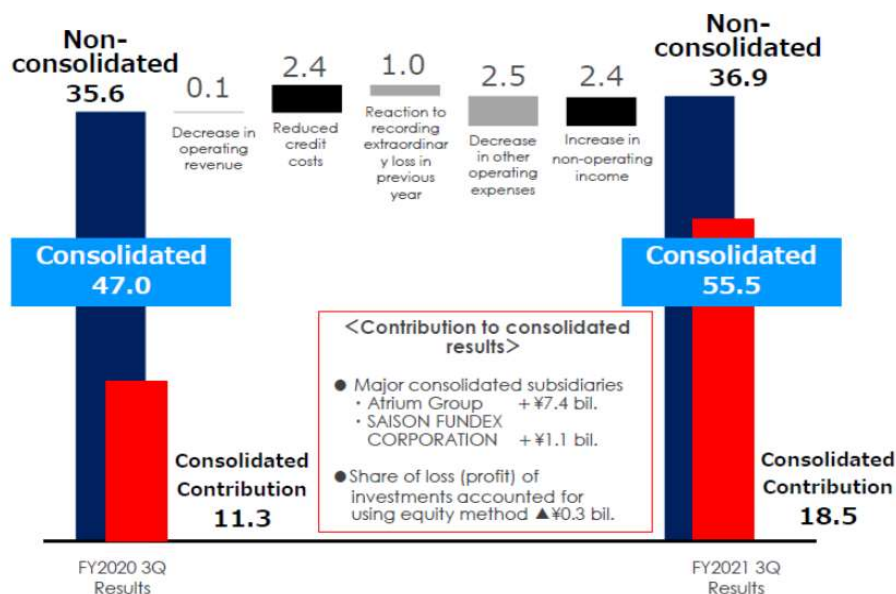
	Consolidated	Non-consolidated *Ordinary income	Difference
Business Profit	¥55.55 bil. (+¥8.52 bil.)	¥36.99 bil. (△¥1.30 bil.)	¥18.55 bil. (+¥7.22 bil.)

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)	¥9.54 bil. (+¥7.46 bil.)	Saison Information Systems Co., Ltd. (Information processing services)	¥0.89 bil. (△¥0.20 bil.)
SAISON FUNDEX CORPORATION (Credit guarantee business, real estate finance business, loan business)	¥4.86 bil. (+¥1.10 bil.)	Seven CS Card Service Co., Ltd. (Credit card business)	¥0.78 bil. (+¥0.03 bil.)
Concerto Inc. (Amusement services, amusement business, real estate rental business)	¥1.21 bil. (+¥0.50 bil.)	Takashimaya Financial Partners Co., Ltd. (Credit card business)	¥0.59 bil. (△¥0.10 bil.)
SAISON ASSET MANAGEMENT CO., LTD. (Asset management)	¥0.66 bil. (+¥0.27 bil.)	HD SAISON Finance Company Ltd. (Finance business in Vietnam)	¥0.43 bil. (△¥0.32 bil.)

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

(bil yen)



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

() YoY change

	3Q Results	Annual target
New card issuances	1,080,000 (118%)	1,680,000 (134%)
Total cardholders	25.44 million <-0.26 mil from end of FY20>	25.75 million <+0.05 mil from end of FY20>
Active cardholders	13.87 million <-0.08 mil from end of FY20>	14.71 million <+0.76 mil from end of FY20>
Transaction volume	¥3,715.8 bil. (106%)	¥5,015.0 bil. (108%)
Card shopping	¥3,594.2 bil. (106%)	¥4,848.0 bil. (108%)
Cash advances	¥121.5 bil. (105%)	¥167.0 bil. (108%)
Shopping revolving balance	¥382.4 bil. (96%)	¥381.0 bil. (98%)
Cash advances balance	¥175.8 bil. (94%)	¥178.0 bil. (97%)

◆ 取扱高の実績 / Total Transaction Volume

単位:百万円/(¥ Million)

	2020/12	前年比%	構成比%	2021/12	前年比%	構成比%	2021/3	前年比%	構成比%
	2020/4/1~12/31			2021/4/1~12/31			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	3,386,282	90.6	56.9	3,594,213	106.1	57.5	4,500,366	91.0	56.7
カードキャッシング Cash advances	115,807	64.1	1.9	121,595	105.0	1.9	155,004	65.2	2.0
カード事業計 Credit card business total	3,502,089	89.3	58.8	3,715,809	106.1	59.4	4,655,371	89.8	58.6
証書ローン Member's Loan	512	51.5	0.0	740	144.5	0.0	739	58.8	0.0
プロセッシング・他社カード代行 Agency services	1,967,398	86.6	33.0	2,051,752	104.3	32.8	2,609,412	87.4	32.9
ペイメント関連 Payment-related	19,517	90.2	0.3	19,170	98.2	0.3	25,932	89.5	0.3
ペイメント事業計 Payment business total	5,489,518	88.3	92.2	5,787,473	105.4	92.6	7,291,455	88.9	91.8
リース事業 Leases	84,999	88.0	1.4	86,195	101.4	1.4	114,885	90.3	1.4
信用保証 Credit guarantees	50,902	67.9	0.9	61,240	120.3	1.0	70,283	69.2	0.9
不動産担保ローン Mortgage loans	93,831	90.3	1.6	86,014	91.7	1.4	141,698	80.7	1.8
その他 Others	236,738	96.5	4.0	229,877	97.1	3.7	322,366	94.5	4.1
ファイナンス関連 Finance-related	330,570	94.7	5.6	315,891	95.6	5.1	464,064	89.8	5.8
ファイナンス事業計 Finance business total	381,473	89.9	6.4	377,132	98.9	6.0	534,348	86.4	6.7
その他の事業 Other businesses	18	107.8	0.0	18	100.4	0.0	25	108.5	0.0
取扱高合計 Total volume of transactions	5,956,009	88.4	100.0	6,250,820	104.9	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)

	2020/12	2021/12	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	1,103,259	1,147,697	104.0	1,015,027	132,670	113.1
(内 リボルビング) (shopping revolving included)	396,794	382,418	96.4	388,811	△ 6,392	98.4
カードキャッシング Cash advances	187,842	175,855	93.6	184,275	△ 8,420	95.4
カード事業計 Credit card business total	1,291,102	1,323,552	102.5	1,199,302	124,250	110.4
証書ローン Member's Loan	3,914	3,308	84.5	3,718	△ 410	89.0
プロセッシング・他社カード代行 Agency services	106,140	109,996	103.6	95,165	14,831	115.6
ペイメント関連 Payment-related	408	271	66.5	368	△ 97	73.7
ペイメント事業計 Payment business total	1,401,565	1,437,128	102.5	1,298,555	138,573	110.7
リース事業 Leases	71,755	72,034	100.4	71,741	292	100.4
信用保証 Credit guarantees	1,209 (232,094)	1,107 (218,699)	91.5 (94.2)	1,184 (227,210)	△ 77 (△ 8,511)	93.4 (96.3)
不動産担保ローン Mortgage loans	694,961	772,508	111.2	728,113	44,394	106.1
その他 Others	145,472 (216,163)	178,515 (297,804)	122.7 (137.8)	159,007 (243,578)	19,508 (54,226)	112.3 (122.3)
ファイナンス関連 Finance-related	840,434 (911,125)	951,023 (1,070,312)	113.2 (117.5)	887,120 (971,691)	63,902 (98,621)	107.2 (110.1)
ファイナンス事業計 Finance business total	841,644 (1,143,219)	952,130 (1,289,012)	113.1 (112.8)	888,305 (1,198,902)	63,825 (90,109)	107.2 (107.5)
割賦売掛金残高計 Accounts receivable - installment	2,314,965 (2,616,540)	2,461,293 (2,798,174)	106.3 (106.9)	2,258,602 (2,569,198)	202,691 (228,975)	109.0 (108.9)
リース投資資産 Investments in leases	258,156	257,469	99.7	259,964	△ 2,494	99.0

◆ () 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)

	2020/12	2021/12	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	1,103,259	1,147,697	104.0	1,015,027	132,670	113.1

◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2020/12	前年比%	構成比%	2021/12	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	99,562	94.7	52.5	98,902	99.3	52.2	131,339	93.7	52.3
カードキャッシング Cash advances	21,796	89.3	11.5	19,562	89.8	10.3	28,308	87.4	11.3
カード事業計 Credit card business total	121,358	93.6	64.0	118,465	97.6	62.5	159,647	92.5	63.5
証書ローン Member's Loan	367	81.5	0.2	312	85.2	0.2	472	80.3	0.2
プロセッシング・他社カード代行 Agency services	20,465	86.7	10.8	20,622	100.8	10.9	27,572	88.2	11.0
ペイメント関連 Payment-related	7,665	99.3	4.0	8,126	106.0	4.3	10,408	102.9	4.1
ペイメント事業計 Payment business total	149,857	92.9	79.0	147,527	98.4	77.8	198,101	92.4	78.8
リース Leases	8,892	96.5	4.7	8,932	100.5	4.7	12,287	100.2	4.9
信用保証 Credit guarantees	11,380	90.7	6.0	10,096	88.7	5.3	14,949	89.9	5.9
不動産担保ローン Mortgage loans	11,249	113.1	5.9	13,627	121.1	7.2	14,889	106.4	5.9
その他 Others	4,923	112.5	2.6	5,520	112.1	2.9	6,608	109.2	2.6
ファイナンス関連 Finance-related	16,173	112.9	8.5	19,147	118.4	10.1	21,498	107.2	8.6
ファイナンス事業計 Finance business total	27,553	102.5	14.5	29,244	106.1	15.4	36,447	99.4	14.5
その他の事業 Other business	17	108.5	0.0	17	100.4	0.0	23	108.1	0.0
金融収益 Financial revenue	3,337	94.7	1.8	3,823	114.6	2.0	4,448	97.0	1.8
営業収益計 Total operating revenue	189,657	94.4	100.0	189,545	99.9	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)

	2020/12	前年比%	構成比%	2021/12	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	53,829	91.2	54.1	55,583	103.3	56.2	71,019	90.7	54.1
リボ残高収益 Revenues from Revolving Credit	38,860	98.1	39.0	36,335	93.5	36.7	51,130	96.3	38.9
年会費 Annual membership Fees	6,872	104.8	6.9	6,983	101.6	7.1	9,189	104.9	7.0
合計 Total	99,562	94.7	100.0	98,902	99.3	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)

	2020/12	増減 Increase/Decrease	前年比% YOY Change (%)	2021/12	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	26,309	△ 1,950	93.1	28,377	2,067	107.9	36,529	△ 1,843	95.2
貸倒引当金繰入額 Provision of allowance for doubtful accounts	13,282	△ 3,889	77.3	13,457	174	101.3	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	5,634	△ 459	92.5	2,989	△ 2,645	53.1	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)	301	△ 66	81.8	260	△ 40	86.5	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	20,781	5,386	135.0	21,095	313	101.5	27,938	7,504	136.7
福利厚生費 他 Welfare expenses, Others	3,992	948	131.2	4,047	55	101.4	5,413	1,299	131.6
人件費計 Personnel expenses	25,075	6,268	133.3	25,403	328	101.3	33,756	8,678	134.6
通信交通費 Communication and transportation expenses	6,542	△ 3,120	67.7	5,976	△ 566	91.3	8,704	△ 3,910	69.0
租税公課 Taxes and dues	5,329	△ 957	84.8	5,348	18	100.4	7,192	△ 1,028	87.5
賃借料 Rent expenses	1,649	365	128.5	1,705	56	103.4	2,238	526	130.8
取扱手数料 Transaction Volume fees	18,517	△ 3,590	83.8	19,891	1,373	107.4	25,427	△ 4,138	86.0
システム関連費用 System related expenses	12,374	△ 2,847	81.3	11,991	△ 383	96.9	17,132	△ 3,736	82.1
その他 Others	16,175	△ 9,653	62.6	15,562	△ 612	96.2	21,585	△ 13,102	62.2
支払手数料計 Commission expenses	47,067	△ 16,092	74.5	47,445	377	100.8	64,144	△ 20,978	75.4
減価償却費 Depreciation	14,335	3,613	133.7	15,107	771	105.4	19,220	4,784	133.1
その他 Others	5,425	△ 256	95.5	6,010	585	110.8	7,378	△ 315	95.9
合計 Total	150,651	△ 16,479	90.1	151,820	1,168	100.8	208,269	△ 27,525	88.3

◆ 貸倒償却の実額 / Depreciation expenses

単位: 百万円 / (¥ Million)

	2020/12	増減 Increase/Decrease	前年比% YOY Change (%)	2021/12	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	24,586	△ 3	100.0	21,483	△ 3,102	87.4	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)

2021/12			
変動金利資産 Variable-rate assets	1,161	変動金利負債 Variable-rate liabilities	893 (893)
準固定金利資産 Semi fixed-rate assets	573	固定金利負債 Fixed-rate liabilities	1,658 (1,658)
固定金利資産 Fixed-rate assets	367	非金利負債 Non interest-bearing liabilities	490
非金利資産 Non interest-earning assets	1,400 (1,400)	資本 Shareholder's equity	460
資産合計 Total assets	3,502 (3,502)	負債・資本合計 Total liabilities and shareholder's equity	3,502 (3,502)

GAP額 GAP amount	△ 268 (△268)
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)

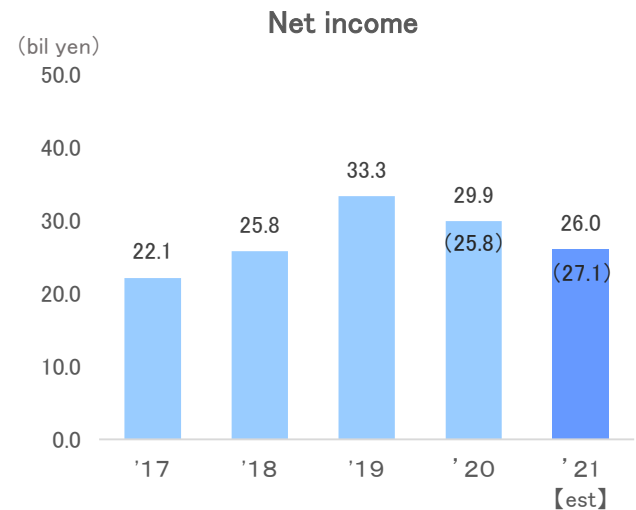
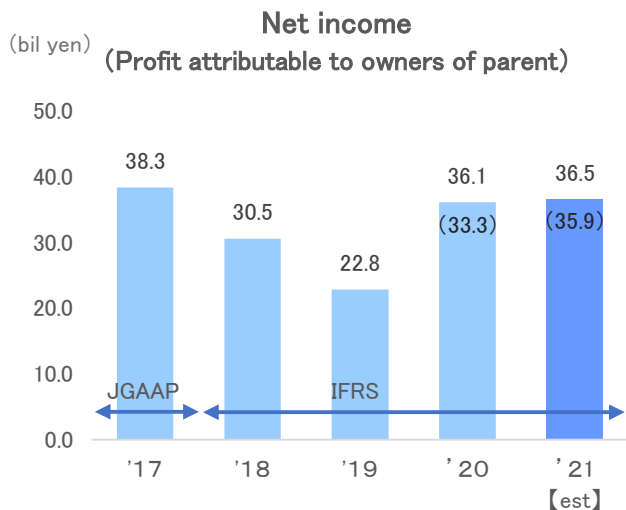
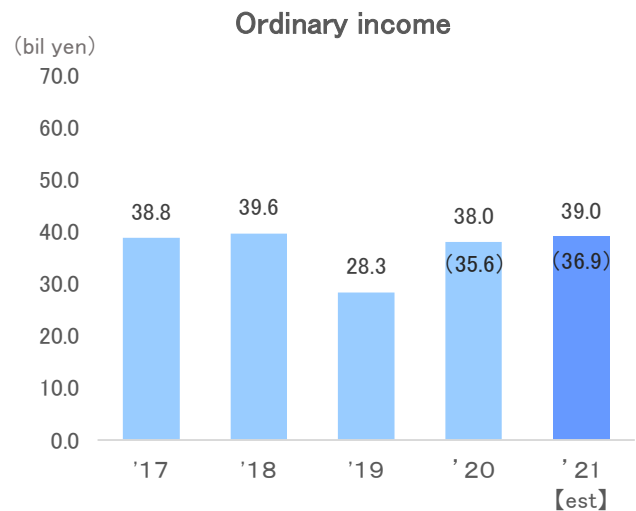
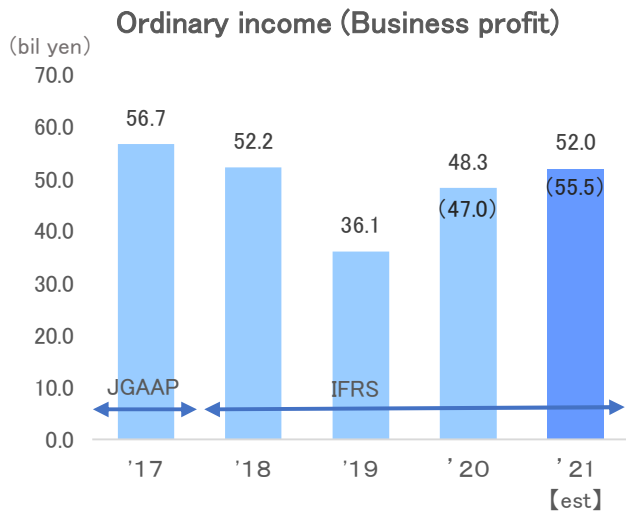
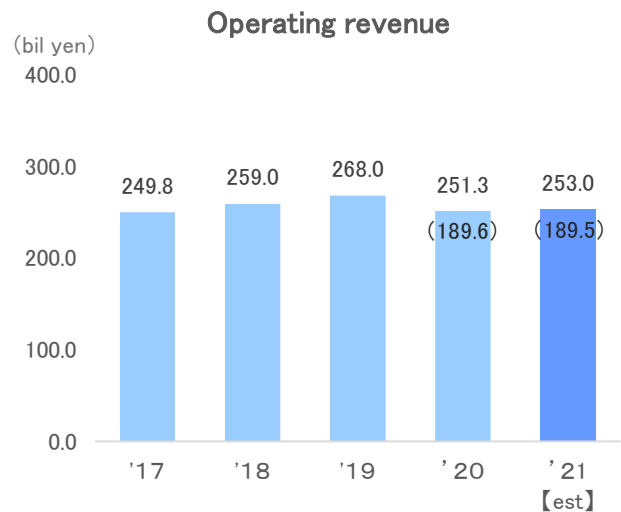
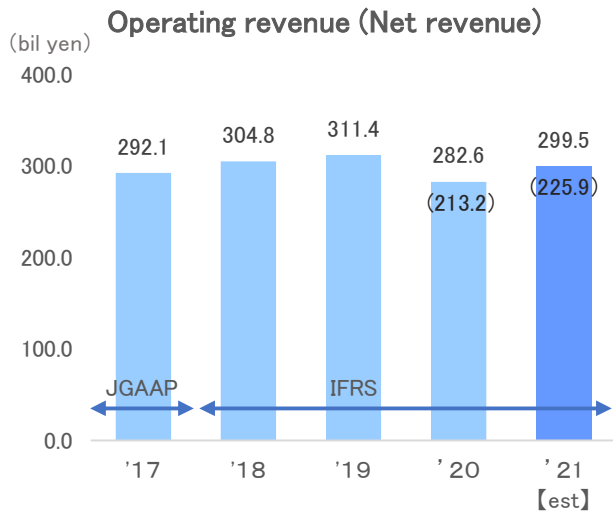
単位:百万円/(¥ Million)

	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

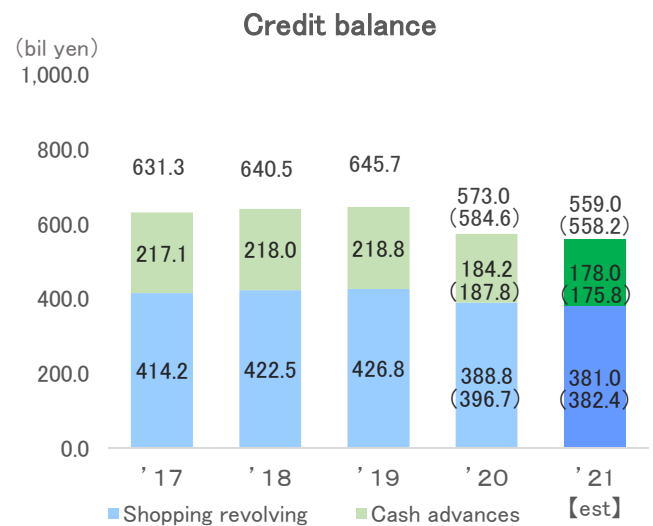
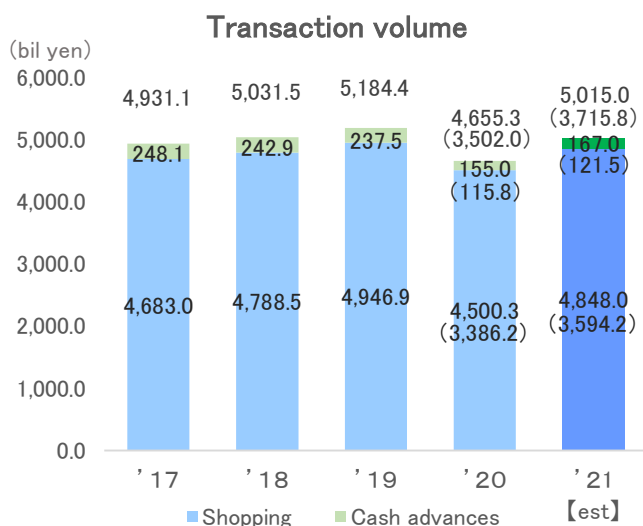
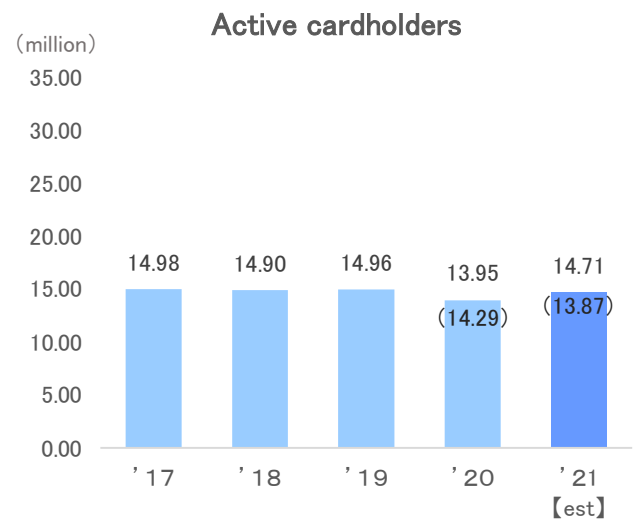
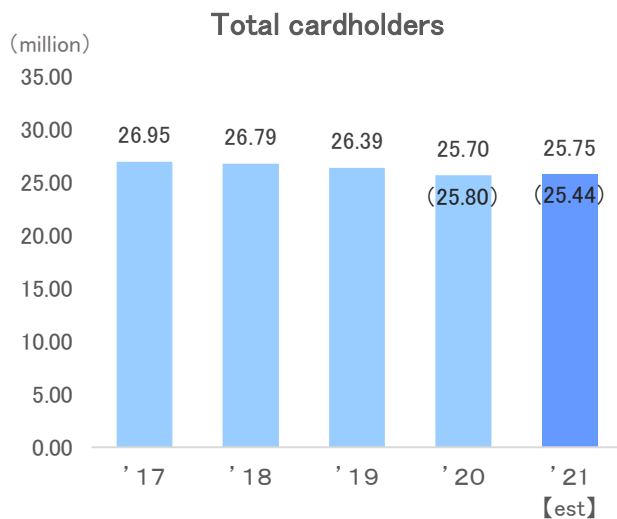
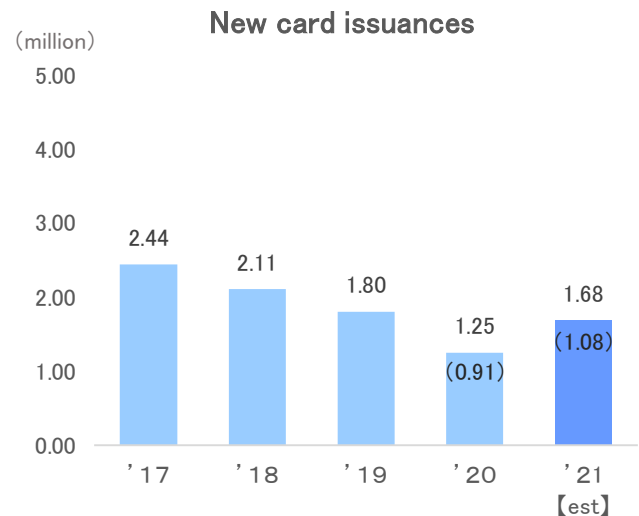
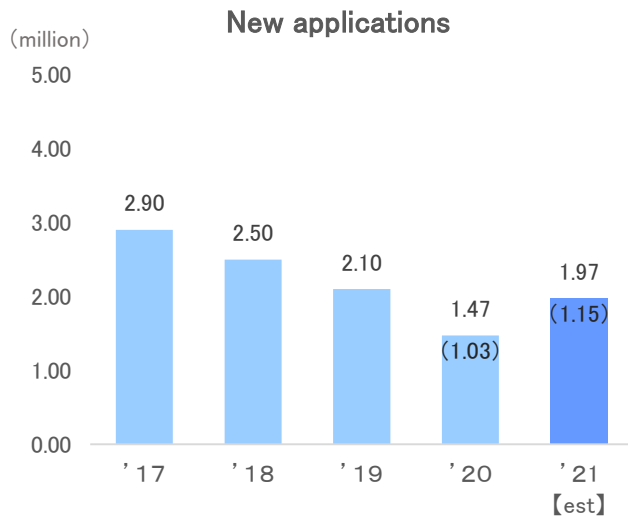
Consolidated

Non-consolidated

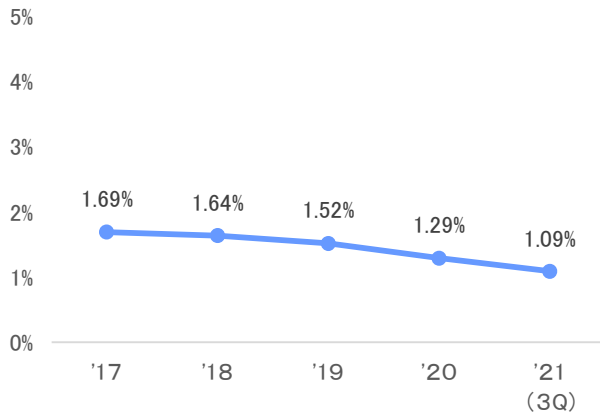


◆ Main Indices (Non-consolidated)

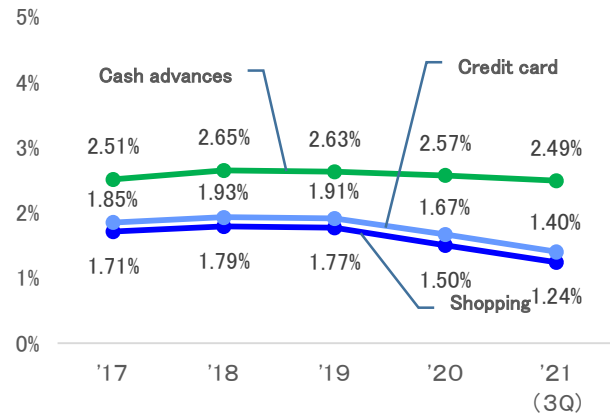
() 3Q results



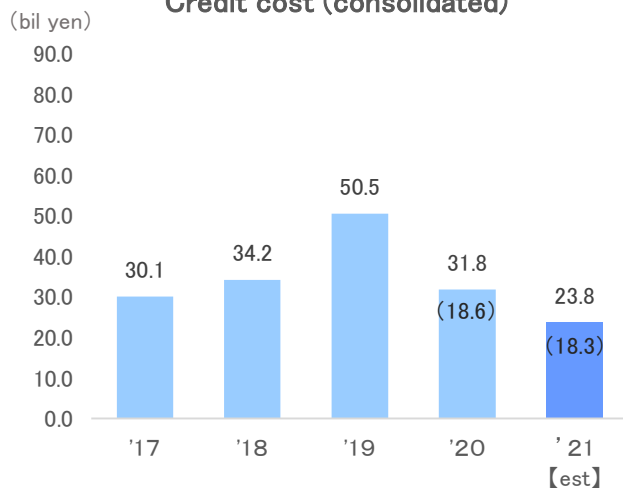
Delinquency over 90 days (consolidated)



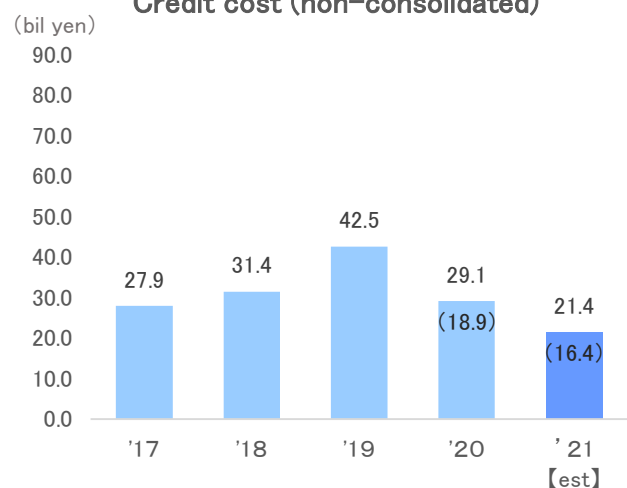
Delinquency over 90 days (non-consolidated)



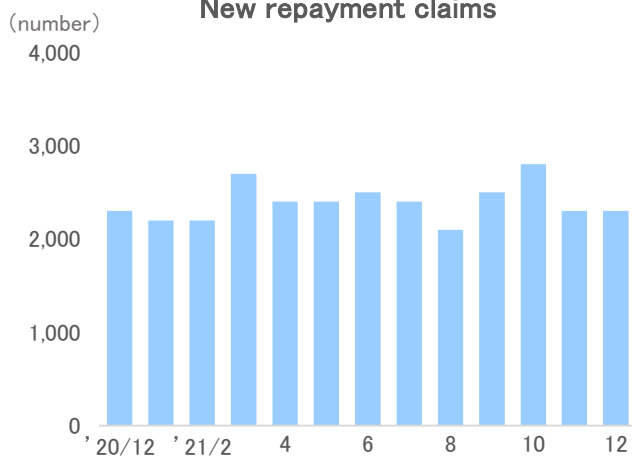
Credit cost (consolidated)



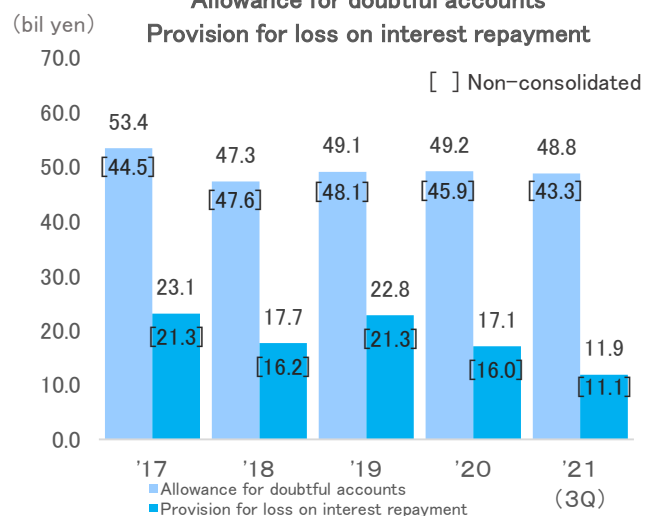
Credit cost (non-consolidated)



New repayment claims

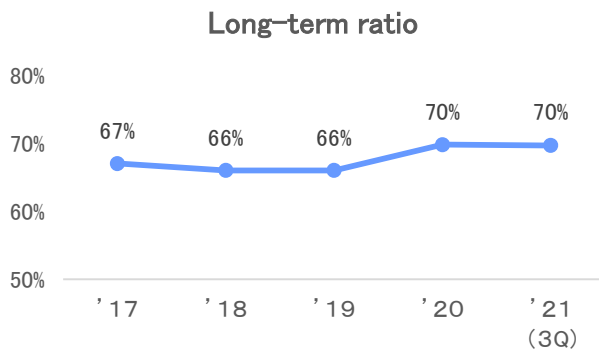
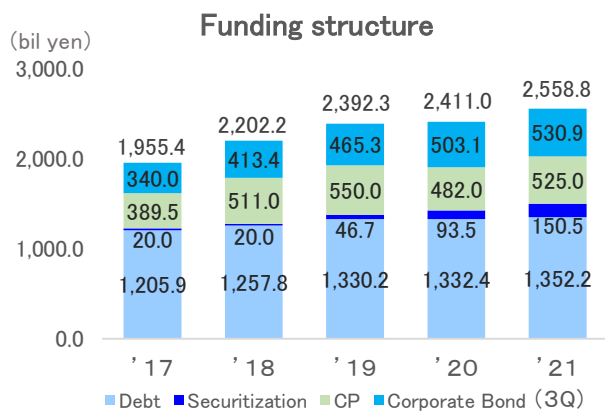
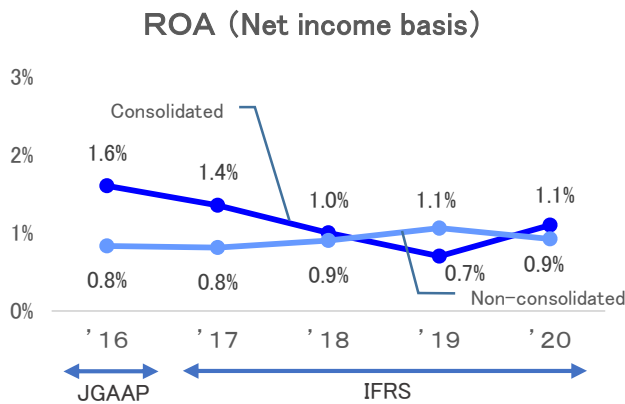
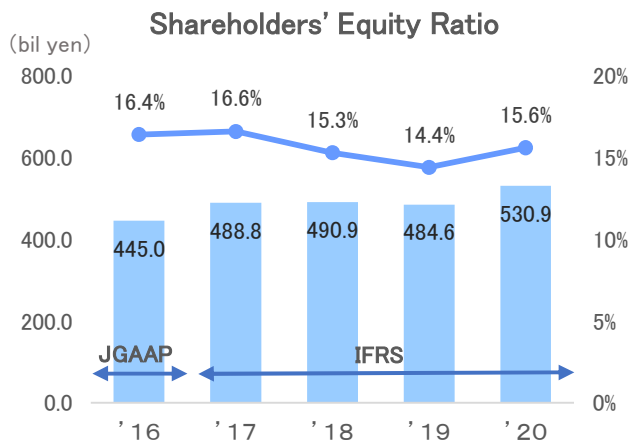


Allowance for doubtful accounts Provision for loss on interest repayment

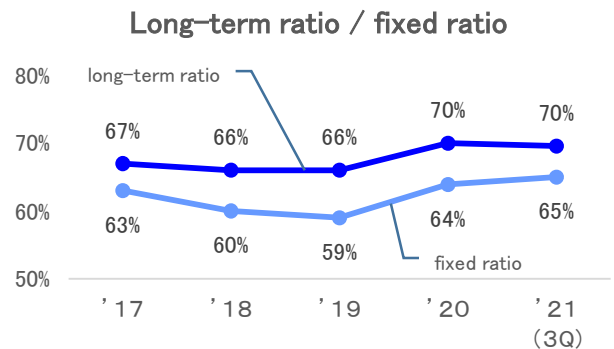
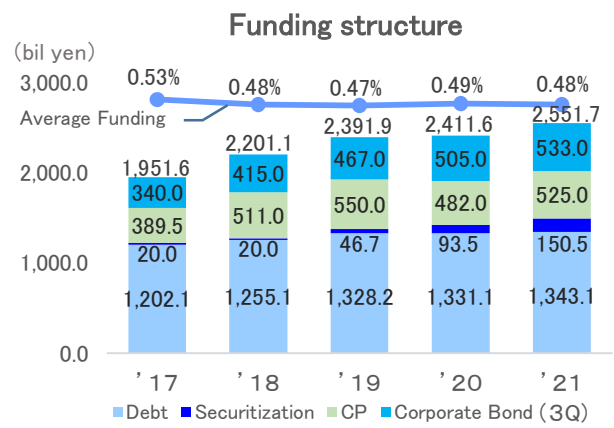
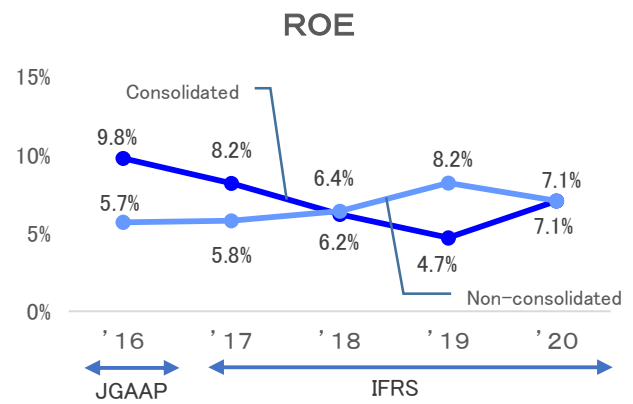
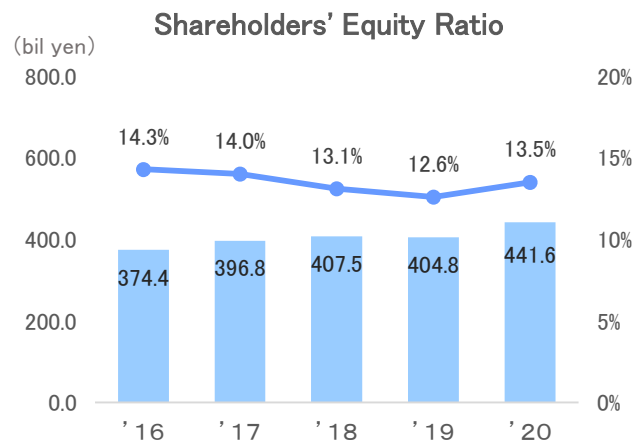


◆ Financial Indices

Consolidated



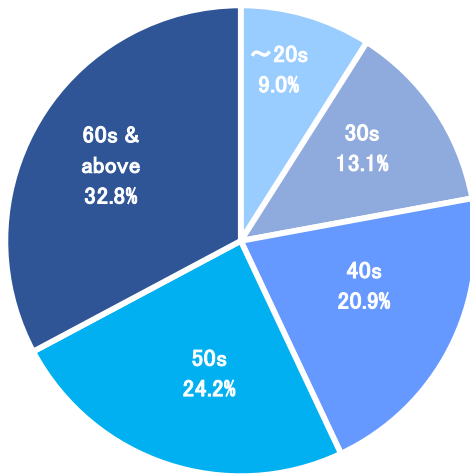
Non-consolidated



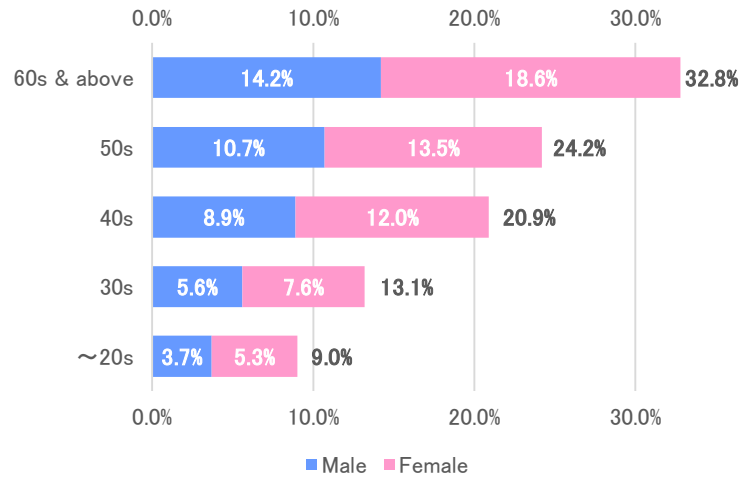
◆ Cardholders' attributes and usage trend

As of Mar 31, 2021

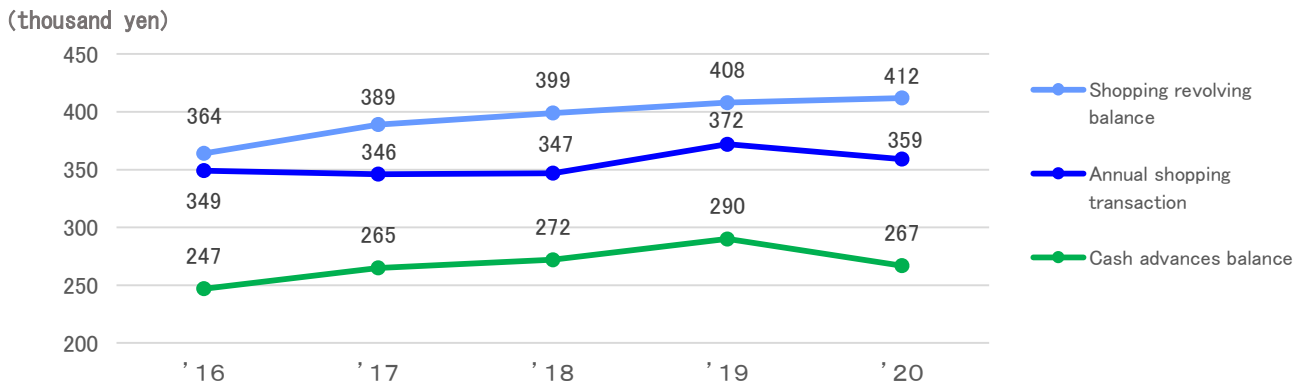
Cardholders by age



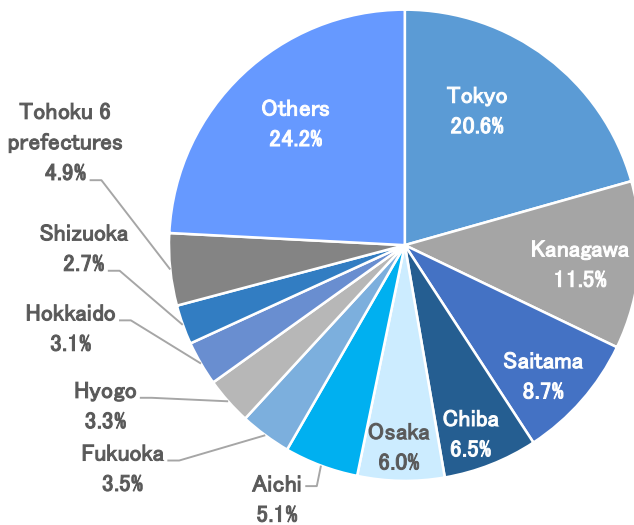
Cardholders by age and gender



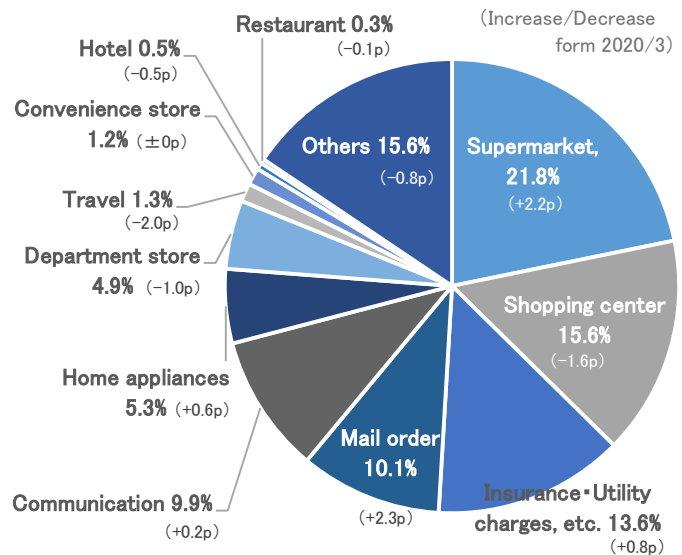
Average usage and credit balance per customer



Cardholders by prefecture



Shopping transaction volume by business type (Saion)



(参考) 貸借対照表 (2021年12月31日現在) ※単体
Balance Sheets (As of December 31, 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	December, 2021	Increase/Decrease			March, 2021	December, 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	(2,870,097)	(3,103,127)	(233,029)	流動負債	(1,191,931)	(1,350,095)	(158,163)	
現金及び預金	68,665	82,824	14,159	買掛金	231,024	298,437	67,412	
割賦売掛金	2,258,602	2,461,293	202,691	短期借入金	246,960	251,460	4,500	
リース投資資産	259,964	257,469	△ 2,494	1年内返済予定の長期借入金	101,670	158,550	56,880	
営業投資有価証券	41,257	40,298	△ 959	1年内償還予定の社債	65,000	55,000	△ 10,000	
商品	113	113	-	コマーシャル・ペーパー	482,000	525,000	43,000	
貯蔵品	1,485	1,692	206	1年内返済予定の債権流動化借入金	6,257	6,709	451	
前払費用	1,618	1,764	146	リース債務	463	395	△ 68	
短期貸付金	425	-	△ 425	未払金	4,088	3,981	△ 106	
関係会社短期貸付金	254,617	267,790	13,173	未払費用	20,747	20,282	△ 464	
未収入金	21,967	21,554	△ 412	未払法人税等	3,719	5,168	1,448	
その他	6,900	11,247	4,347	契約負債	-	4,864	4,864	
貸倒引当金	△ 45,521	△ 42,922	2,599	預り金	8,225	10,037	1,811	
固定資産	(408,250)	(397,727)	(△ 10,523)	前受収益	1,229	690	△ 538	
有形固定資産	(16,160)	(15,341)	(△ 819)	賞与引当金	2,215	743	△ 1,472	
建物(純額)	5,329	5,138	△ 191	役員賞与引当金	68	43	△ 24	
車両運搬具(純額)	0	0	△ 0	利息返還損失引当金	5,580	3,470	△ 2,110	
器具備品(純額)	2,863	2,547	△ 315	商品券回収損引当金	132	132	△ 0	
土地	6,904	6,904	-	割賦利益繰延	8,064	-	△ 8,064	
リース資産(純額)	1,052	735	△ 316	その他	4,482	5,127	644	
建設仮勘定	11	15	4	固定負債	(1,646,687)	(1,692,518)	(45,830)	
無形固定資産	(157,349)	(150,412)	(△ 6,936)	社債	440,000	478,000	38,000	
借地権	14	14	-	長期借入金	982,529	933,149	△ 49,380	
ソフトウェア	154,302	146,748	△ 7,553	債権流動化借入金	87,245	143,838	56,593	
リース資産	21	7	△ 13	リース債務	728	421	△ 306	
ソフトウェア仮勘定	2,760	3,388	628	契約負債	-	1,913	1,913	
その他	252	254	2	債務保証損失引当金	8,311	7,458	△ 853	
投資その他の資産	(234,740)	(231,972)	(△ 2,767)	ポイント引当金	113,207	117,214	4,007	
投資有価証券	70,174	65,897	△ 4,276	利息返還損失引当金	10,433	7,671	△ 2,761	
関係会社株式	68,497	78,466	9,968	受入保証金	1,303	2,140	837	
関係会社債	450	450	-	その他	2,929	710	△ 2,218	
出資金	0	0	-	負債合計	2,838,618	3,042,613	203,994	
関係会社出資金	8,480	8,480	-	(純資産の部)				
長期貸付金	10,595	11,028	433	株主資本	(419,638)	(440,422)	(20,783)	
関係会社長期貸付金	29,533	22,700	△ 6,833	1 資本金	(75,929)	(75,929)	(-)	
長期前払費用	7,661	6,844	△ 816	2 資本剰余金	(84,073)	(84,025)	(△ 48)	
差入保証金	2,928	2,875	△ 52	(1) 資本準備金	82,497	82,497	-	
繰延税金資産	31,070	29,905	△ 1,165	(2) その他資本剰余金	1,576	1,528	△ 48	
その他	5,760	5,768	8	3 利益剰余金	(322,159)	(342,920)	(20,761)	
貸倒引当金	△ 411	△ 444	△ 33	(1) 利益準備金	3,020	3,020	-	
繰延資産	(1,953)	(2,088)	(134)	(2) その他利益剰余金	319,139	339,900	20,761	
社債発行費	1,953	2,088	134	別途積立金	274,455	297,455	23,000	
				繰越利益剰余金	44,684	42,445	△ 2,238	
				4 自己株式	(△ 62,524)	(△ 62,453)	(70)	
				評価・換算差額等	(22,044)	(19,907)	(△ 2,137)	
				1 その他有価証券評価差額金	22,187	19,971	△ 2,215	
				2 繰延ヘッジ損益	△ 142	△ 63	78	
資産合計	3,280,302	3,502,943	222,641	純資産合計	441,683	460,329	18,646	
				負債及び純資産合計	3,280,302	3,502,943	222,641	

(参考) 損益計算書 (2021年4月1日 ~ 2021年12月31日) ※単体

CREDIT SAISON Co., Ltd.

Statements of Income (From April 1, 2021 to December 31, 2021) Non-Consolidated

(単位:百万円)

(Millions of yen)

科 目 Item	Term	2020年12月 (20/04-20/12)		2021年12月 (21/04-21/12)		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			149,857		147,527		△ 2,329	98.4%	
リース事業収益 Income from the leases business			8,892		8,932		40	100.5%	
ファイナンス事業収益 Income from the finance business			27,553		29,244		1,690	106.1%	
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		18		18		0			
不動産関連事業原価 Cost of the real estate business		1	17	1	17	-	0	100.4%	
金融収益 Financial revenue			3,337		3,823		486	114.6%	
計 Total			189,657	100.0%	189,545	100.0%	△ 112	99.9%	
営業費用 Operating expenses									
販売費及び一般管理費 Selling, general and administrative expenses			150,651	79.4%	151,820	80.1%	1,168	100.8%	
金融費用 Financial expenses			8,671	4.6%	8,562	4.5%	△ 108	98.7%	
計 Total			159,323	84.0%	160,383	84.6%	1,060	100.7%	
営業利益 Operating profit			30,334	16.0%	29,161	15.4%	△ 1,173	96.1%	
営業外収益 Non-operating income			5,520	2.9%	8,121	4.3%	2,600	147.1%	
営業外費用 Non-operating expenses			156	0.1%	282	0.1%	126	181.0%	
経常利益 Ordinary profit			35,698	18.8%	36,999	19.5%	1,301	103.6%	
特別利益 Extraordinary income			842	0.4%	1,824	1.0%	982	216.7%	
特別損失 Extraordinary losses			4,094	2.2%	587	0.3%	△ 3,506	14.4%	
税引前四半期純利益 Profit before income taxes			32,446	17.1%	38,237	20.2%	5,790	117.8%	
法人税、住民税及び事業税 Income taxes - current		6,145		9,375		3,230			
法人税等調整額 Income taxes - deferred		446	6,591	3.5%	1,735	11,111	1,289	4,519	168.6%
四半期純利益 Profit			25,854	13.6%	27,125	14.3%	1,271	104.9%	

17

		2020年12月	2021年12月
自己資本比率 Equity ratio		12.9%	13.1%
総資産利益率 ROA		0.79%	0.80%
自己資本利益率 ROE		6.17%	6.01%

貸借対照表 (2021年12月31日現在)
Balance Sheet (As of December 31, 2021)

Term 科目 Items	2021年3月 March, 2021	2021年12月 December, 2021	増減 Increase/Decrease	Term 科目 Items	2021年3月 March, 2021	2021年12月 December, 2021	増減 Increase/Decrease		
	金額 Amount				金額 Amount				
(資産の部) 流動資産	(Assets) Current assets	106,493	93,358	△ 13,134	(負債の部) 流動負債	(Liabilities) Current liabilities	185,782	171,516	△ 14,265
現金及び預金	Cash and deposits	3,327	1,863	△ 1,464	支払手形及び買掛金	Notes and accounts payable-trade	259	139	△ 119
受取手形及び営業未収入金	Trade notes and accounts receivable	76	118	41	短期借入金	Short-term loans payable	179,350	165,550	△ 13,800
たな卸資産	Inventories	81,780	74,051	△ 7,729	未払金・未払費用	Accounts payable - other and accrued expenses	394	468	73
買取債権	Purchased receivables	19,296	17,287	△ 2,009	預り保証金	Guarantee deposits	1,065	879	△ 186
求償債権	Guarantor's claims	—	—	—	その他	Other	4,712	4,479	△ 233
短期貸付金	Short-term loans receivable	24	23	△ 0					
その他	Other	4,091	2,203	△ 1,888					
貸倒引当金	Allowance for doubtful accounts	△ 2,105	△ 2,189	△ 84					
					固定負債	Noncurrent liabilities	1,748	1,613	△ 135
固定資産	Noncurrent assets	91,469	98,465	6,996	瑕疵保証引当金	Provision for guarantees for defects	6	13	7
有形固定資産	Property, plant and equipment	59,151	73,362	14,211	預り保証金	Guarantee deposited	1,162	1,019	△ 142
無形固定資産	Intangible assets	77	59	△ 18	その他	Other	580	580	—
投資その他の資産	Investments and other assets	32,240	25,044	△ 7,196					
整理事業関連資産	Liquidation business assets	30,407	22,783	△ 7,623					
その他	Other	3,631	4,068	436					
貸倒引当金	Allowance for doubtful accounts	△ 1,798	△ 1,808	△ 9					
					負債合計	Total liabilities	187,531	173,130	△ 14,401
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	10,431	18,694	8,262
					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	18,594	8,262
					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	18,694	8,262
資産合計	Total assets	197,962	191,824	△ 6,138	負債純資産合計	Total liabilities and net assets	197,962	191,824	△ 6,138

・(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12月31日)

Statements of Income (April 1, 2021 to December 31, 2021)

(単位:百万円)

(Millions of yen)

科 目	Term	2020年11月 (20/03-20/11)	2021年12月 (21/04-21/12)	増減 Increase/Decrease
売上高	Net sales	16,850	30,350	13,500
売上原価	Cost of sales	9,571	17,502	7,930
売上総利益	Gross profit	7,278	12,848	5,569
販売費及び一般管理費	Selling, general and administrative expenses	4,844	5,622	778
営業利益	Operating profit	2,434	7,226	4,791
営業外収益	Non-operating income	484	4,024	3,539
営業外費用	Non-operating expenses	1,952	1,902	△ 49
経常利益	Ordinary profit	966	9,348	8,381
特別利益	Extraordinary income	201	2,242	2,041
特別損失	Extraordinary loss	0	346	346
分配前税金等調整前四半期純利益	Profit before dividends distribution, income taxes	1,167	11,244	10,076
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	1,167	11,244	10,076
法人税等	Income taxes	358	2,982	2,623
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	809	8,262	7,453

・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		
	2020/12	2021/12	前年比% YOY Change (%)	2020/12	2021/12	前年比% YOY Change (%)
ペイメント Payment	158,160	158,181	100.0	24,380	22,186	91.0
リース Leases	8,900	8,880	99.8	3,765	4,200	111.6
ファイナンス Finance	32,608	35,461	108.7	14,865	16,073	108.1
不動産関連 Real estate-related	11,370	20,076	176.6	5,219	12,852	246.2
エンタテインメント Entertainment	3,979	4,834	121.5	△1,208	222	-
計 Total	215,020	227,435	105.8	47,022	55,535	118.1
セグメント間取引 Inter-segment transactions	△1,791	△1,509	-	2	15	517.8
連結 Consolidated	213,229	225,926	106.0	47,025	55,551	118.1

・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.