

2022年3月期

# 決算資料

*Reference Materials for the year ended March 31, 2022*

2022年 5月 13日

*May 13, 2022*



広報室

*Public Relations Office*

*03-3982-0700*

CREDIT SAISON CO., LTD.

## 2021年度の業績概況

### 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"/> アトリウムの貸借対照表	Balance Sheet (Atrium)	16
<input type="checkbox"/> アトリウムの損益計算書	Statements of Income (Atrium)	17
<input type="checkbox"/> ファンデックスの貸借対照表	Balance Sheet (Saison Fundex Corporation)	18
<input type="checkbox"/> ファンデックスの損益計算書	Statements of Income (Saison Fundex Corporation)	19

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

単位:百万円/(¥ Million)

	2021/3	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	4,500,366	91.0	56.7	4,823,174	107.2	57.4
カードキャッシング Cash advances	155,004	65.2	2.0	160,622	103.6	1.9
カード事業計 Credit card business total	4,655,371	89.8	58.6	4,983,796	107.1	59.3
証書ローン Member's Loan	739	58.8	0.0	946	127.9	0.0
プロセッシング・他社カード代行 Agency services	2,609,412	87.4	32.9	2,737,512	104.9	32.6
ペイメント関連 Payment-related	25,932	89.5	0.3	25,817	99.6	0.3
ペイメント事業計 Payment business total	7,291,455	88.9	91.8	7,748,072	106.3	92.2
リース事業 Leases	114,885	90.3	1.4	113,159	98.5	1.3
信用保証 Credit guarantees	70,283	69.2	0.9	84,586	120.4	1.0
不動産担保ローン Mortgage loans	141,698	80.7	1.8	124,417	87.8	1.5
その他 Others	322,366	94.5	4.1	332,180	103.0	4.0
ファイナンス関連 Finance-related	464,064	89.8	5.8	456,598	98.4	5.4
ファイナンス事業計 Finance business total	534,348	86.4	6.7	541,184	101.3	6.4
その他の事業 Other businesses	25	108.5	0.0	25	100.2	0.0
取扱高合計 Total volume of transactions	7,940,715	88.8	100.0	8,402,442	105.8	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)

	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit card-related shopping services	1,015,027	△ 29,935	97.1	1,066,529	51,502	105.1
(内 リボルビング) (shopping revolving included)	388,811	△ 38,014	91.1	383,312	△ 5,498	98.6
カードキャッシング Cash advances	184,275	△ 34,622	84.2	173,993	△ 10,282	94.4
カード事業計 Credit card business total	1,199,302	△ 64,557	94.9	1,240,522	41,219	103.4
証書ローン Member's Loan	3,718	△ 958	79.5	3,159	△ 559	85.0
プロセッシング・他社カード代行 Agency services	95,165	663	100.7	101,350	6,184	106.5
ペイメント関連 Payment-related	368	△ 42	89.7	216	△ 152	58.7
ペイメント事業計 Payment business total	1,298,555	△ 64,895	95.2	1,345,248	46,693	103.6
リース事業 Leases	71,741	1,302	101.8	72,307	565	100.8
信用保証 Credit guarantee	1,184 (227,210)	△ 179 (△34,625)	86.8 (86.8)	1,110 (220,260)	△ 74 (△ 6,950)	93.7 (96.9)
不動産担保ローン Mortgage loans	728,113	96,834	115.3	764,235	36,122	105.0
その他 Others	159,007 (243,578)	28,383 (65,691)	121.7 (136.9)	197,377 (339,489)	38,370 (95,911)	124.1 (139.4)
ファイナンス関連 Finance-related	887,120 (971,691)	125,218 (162,525)	116.4 (120.1)	961,613 (1,103,725)	74,492 (132,033)	108.4 (113.6)
ファイナンス事業計 Finance business total	888,305 (1,198,902)	125,038 (127,900)	116.4 (111.9)	962,723 (1,323,985)	74,418 (125,083)	108.4 (110.4)
割賦売掛金・営業貸付金等残高計 Accounts receivable - installment, Operating loans, etc.	2,258,602 (2,569,198)	61,445 (64,307)	102.8 (102.6)	2,380,279 (2,741,541)	121,677 (172,342)	105.4 (106.7)
リース投資資産 Investments in leases	259,964	2,251	100.9	256,108	△ 3,856	98.5

◆ ( ) は、保証残高(偶発債務)を含む。

• ( ) is accounted for under receivables include guarantee commitments (contingent liabilities).

### ■ 債権流動化分を含む場合の残高

ショッピング-億円(1回払い)

The number of installment accounts receivable ( ) includes securitized credit card-related shopping ¥ - bil (monthly payment).

単位:百万円/(¥ Million)

	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit card-related shopping services	1,015,027	△ 44,935	95.8	1,066,529	51,502	105.1

## ◆ 営業収益の実績 / Operating Revenue

単位:百万円/(¥ Million)

	2021/3	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	131,339	93.7	52.3	131,486	100.1	52.1
カードキャッシング Cash advances	28,308	87.4	11.3	25,694	90.8	10.2
カード事業計 Credit card business total	159,647	92.5	63.5	157,180	98.5	62.3
証書ローン Member's Loan	472	80.3	0.2	403	85.4	0.2
プロセッシング・他社カード代行 Agency services	27,572	88.2	11.0	27,598	100.1	10.9
ペイメント関連 Payment-related	10,408	102.9	4.1	10,980	105.5	4.4
ペイメント事業計 Payment business total	198,101	92.4	78.8	196,163	99.0	77.7
リース Leases	12,287	100.2	4.9	11,907	96.9	4.7
信用保証 Credit guarantee	14,949	89.9	5.9	13,406	89.7	5.3
不動産担保ローン Mortgage loans	14,889	106.4	5.9	18,166	122.0	7.2
その他 Others	6,608	109.2	2.6	7,563	114.5	3.0
ファイナンス関連 Finance-related	21,498	107.2	8.6	25,729	119.7	10.2
ファイナンス事業計 Finance business total	36,447	99.4	14.5	39,135	107.4	15.5
その他の事業 Other businesses	23	108.1	0.0	23	100.2	0.0
金融収益 Financial revenue	4,448	97.0	1.8	5,187	116.6	2.1
営業収益計 Total operating revenue	251,307	93.8	100.0	252,416	100.4	100.0

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Agency services are fees received for making insourcing processing services and cash advances at Credit Saison's ATM on behalf of other companies.

◆「ペイメント関連」は保険及び個別信用購入あっせんなどの収益を含む。  
Payment related business includes items such as insurance and revenue from installment sales finance business.

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

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

	2021/3	前年比% YOY Change (%)	構成比% % of Total	2022/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	71,019	90.7	54.1	74,004	104.2	56.3
リボ残高収益 Revenues from Revolving Credit	51,130	96.3	38.9	48,163	94.2	36.6
年会費 Annual membership Fees	9,189	104.9	7.0	9,318	101.4	7.1
合計 Total	131,339	93.7	100.0	131,486	100.1	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)

	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	36,529	△ 1,843	95.2	39,393	2,863	107.8
貸倒引当金繰入額 Provision of allowance for doubtful accounts	22,979	△ 949	96.0	18,923	△ 4,056	82.3
利息返還損失引当金繰入額 Provision for loss on interest repayment	-	△ 10,784	-	12,719	12,719	-
債務保証損失引当金繰入額 Provision for loss on guarantees	6,123	△ 1,706	78.2	4,665	△ 1,458	76.2
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)	404	△ 125	76.3	365	△ 38	90.4
従業員給料・賞与及び賞与引当金繰入額 Employees' salaries and bonuses Provision for bonuses	27,938	7,504	136.7	28,005	66	100.2
福利厚生費 他 Welfare expenses, Others	5,413	1,299	131.6	5,434	20	100.4
人件費計 Personnel expenses	33,756	8,678	134.6	33,804	48	100.1
通信交通費 Communication and transportation expenses	8,704	△ 3,910	69.0	7,996	△ 708	91.9
租税公課 Taxes and dues	7,192	△ 1,028	87.5	7,289	97	101.4
賃借料 Rent expenses	2,238	526	130.8	2,238	0	100.0
取扱手数料 Transaction Volume fees	25,427	△ 4,138	86.0	26,499	1,072	104.2
システム関連費用 System related expenses	17,132	△ 3,736	82.1	16,392	△ 740	95.7
その他 Others	21,585	△ 13,102	62.2	21,073	△ 512	97.6
支払手数料計 Commission expenses	64,144	△ 20,978	75.4	63,965	△ 179	99.7
減価償却費 Depreciation	19,220	4,784	133.1	20,311	1,090	105.7
その他 Others	7,378	△ 315	95.9	8,064	685	109.3
合計 Total	208,269	△ 27,525	88.3	219,371	11,102	105.3

## ◆ 貸倒償却の実額 / Depreciation expenses

	2021/3	増減 Increase/Decrease	前年比% YOY Change (%)	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Total depreciation expenses	32,735	△ 474	98.6	27,433	△ 5,301	83.8

◆ 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)

2022/3			
変動金利資産 Variable-rate assets	1,172	変動金利負債 Variable-rate liabilities	881 (881)
準固定金利資産 Semi fixed-rate assets	571	固定金利負債 Fixed-rate liabilities	1,654 (1,654)
固定金利資産 Fixed-rate assets	369	非金利負債 Non interest-bearing liabilities	439
非金利資産 Non interest-earning assets	1,328 (1,328)	資本 Shareholder's equity	466
資産合計 Total assets	3,441 (3,441)	負債・資本合計 Total liabilities and shareholder's equity	3,441 (3,441)

GAP額 GAP amount	△ 291 (△291)
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				
	2022/3	前年比% YOY Change (%)	2023/3	前年比% YOY Change (%)	構成比% % of Total
ペイメント事業収益 Revenue from the payment business	209,608	101.4	221,070	105.5	70.9
リース事業収益 Revenue from the leases business	11,835	96.3	12,000	101.4	3.8
ファイナンス事業収益 Revenue from the finance business	48,313	111.3	49,300	102.0	15.8
不動産関連事業利益 Income from the real estate-related business	21,863	160.3	22,180	101.4	7.1
エンタテインメント事業利益 Income from the entertainment business	6,407	115.7	6,480	101.1	2.1
金融収益 Financial revenue	989	96.2	970	98.0	0.3
純収益合計 Total net revenue	299,017	105.8	312,000	104.3	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。

	2022/3	前年比% YOY Change (%)	2023/3	前年比% YOY Change (%)
事業利益 Business profit	52,336	108.2	53,000	101.3
当期利益 Profit attributable to owners of parent	35,375	97.9	35,500	100.4



◆ 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		
	2023/3	前年比% YOY Change (%)	構成比% % of Total	2023/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit card-related shopping services	5,040,000	104.5	58.1	137,000	104.2	52.7
カードキャッシング Cash advances	170,000	105.8	2.0	25,100	97.7	9.7
カード事業計 Credit card business total	5,210,000	104.5	60.1	162,100	103.1	62.3
証書ローン Member's Loan	480	50.7	0.0	300	74.4	0.1
プロセッシング・他社カード代行 Agency services	2,690,000	98.3	31.0	28,900	104.7	11.1
ペイメント関連 Payment-related	28,000	108.5	0.3	9,460	86.2	3.6
ペイメント事業計 Payment business total	7,928,480	102.3	91.4	200,760	102.3	77.2
リース 事業 Leases	121,000	106.9	1.4	12,040	101.1	4.6
信用保証 Credit guarantees	112,000	132.4	1.3	13,500	100.7	5.2
不動産担保ローン Mortgage loans	135,000	108.5	1.6	19,600	107.9	7.5
その他 Others	379,000	114.1	4.4	9,000	119.0	3.5
ファイナンス関連 Finance-related	514,000	112.6	5.9	28,600	111.2	11.0
ファイナンス事業計 Finance business total	626,000	115.7	7.2	42,100	107.6	16.2
金融収益 Financial revenue				5,100	98.3	2.0
合計 Total	8,675,480	103.2	100.0	260,000	103.0	100.0

	2022/3	前年比% YOY Change (%)	2023/3	前年比% YOY Change (%)
販管費 SG&A expenses	219,371	105.3	216,400	98.6
金融費用 Financial costs	11,381	98.7	12,100	106.3
計 Total	230,752	105.0	228,500	99.0
営業利益 Operating income	21,663	68.8	31,500	145.4
経常利益 Ordinary income	30,421	80.0	37,000	121.6
当期純利益 Net income	21,909	73.2	24,000	109.5

**(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**

2020年度実績    2021年度実績    2022年度見込  
 Fiscal 20        Fiscal 21        Fiscal 22  
 Actual            Actual            Estimate

事業内容・他  
 Business & others

■連結子会社 Consolidated Subsidiaries

単位：百万円／(¥ Million)

		2020年度実績 Fiscal 20 Actual	2021年度実績 Fiscal 21 Actual	2022年度見込 Fiscal 22 Estimate	
(株)アトリウム グループ  Atrium Group  直接保有割合 % ownership 100.0%  (グループ議決権保有割合 % own by CS-group)  (100.0%)	総資産 Total Assets	197,962	202,535		< 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	10,431	18,695		
	負債 Liabilities	187,531	183,839		
	営業収益 Operating Revenue	※1 10,362	※1 14,878	※1 14,780	
	経常利益 Ordinary Income	854	8,788	5,970	
	当期利益 Net Income	752	8,264	4,190	
(株)セゾンファンデックス  Saison Fundex Corporation	総資産 Total Assets	131,100	159,019		< 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	24,057	26,916		
	負債 Liabilities	107,042	132,103		
	営業収益 Operating Revenue	10,222	12,295	13,420	
	経常利益 Ordinary Income	4,115	5,131	5,500	
	当期利益 Net Income	3,190	3,559	3,780	
(株)コンチェルト  CONCERTO CO., LTD.	総資産 Total Assets	40,482	41,302		< 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	33,563	34,325		
	負債 Liabilities	6,919	6,977		
	営業収益 Operating Revenue	※1 7,239	※1 8,012	※1 8,530	
	経常利益 Ordinary Income	797	1,103	1,250	
	当期利益 Net Income	▲598	762	800	
ジェービーエヌ債権回収㈱  JPN COLLECTION SERVICE CO. LTD	総資産 Total Assets	3,751	4,171		< 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	2,957	3,432		
	負債 Liabilities	795	738		
	営業収益 Operating Revenue	3,952	4,236	4,500	
	経常利益 Ordinary Income	759	790	800	
	当期利益 Net Income	420	476	550	
(株)セゾンパーソナルプラス  SAISON PERSONAL PLUS COMPANY LIMITED.	総資産 Total Assets	5,398	3,811		< 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	4,970	3,417		
	負債 Liabilities	428	393		
	営業収益 Operating Revenue	3,138	2,994	3,150	
	経常利益 Ordinary Income	139	111	50	
	当期利益 Net Income	106	88	30	

\* 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**

2020年度実績    2021年度実績    2022年度見込  
 Fiscal 20      Fiscal 21      Fiscal 22  
 Actual          Actual          Estimate

事業内容・他  
 Business & others

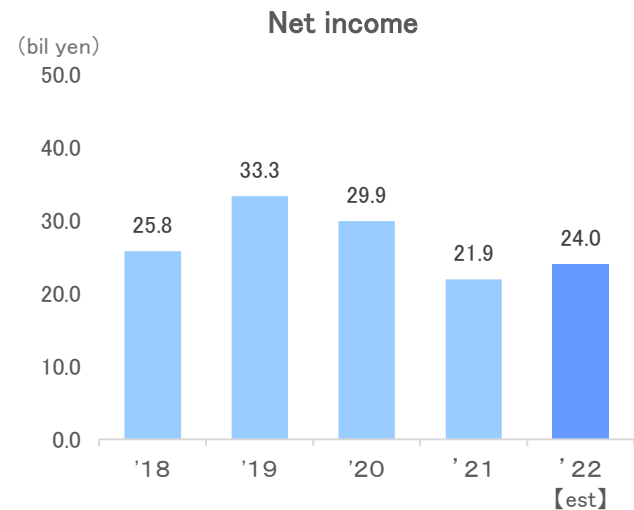
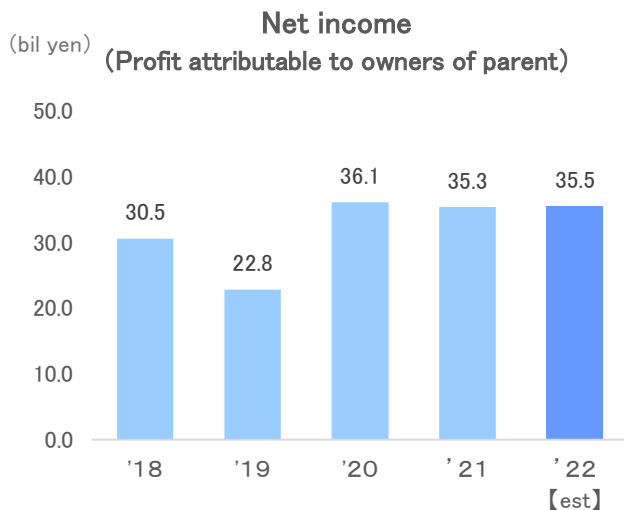
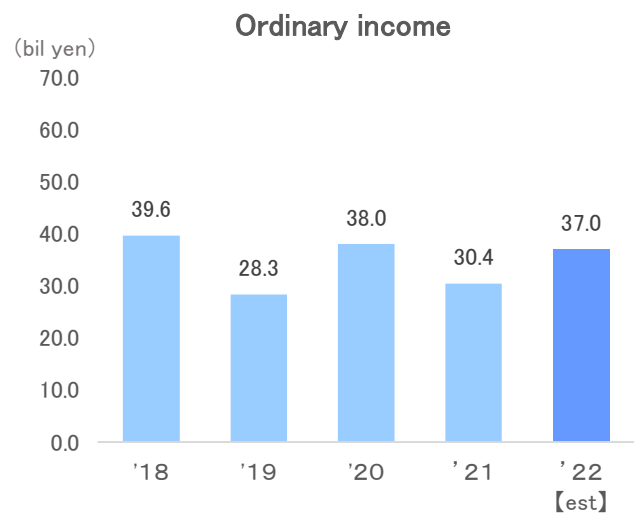
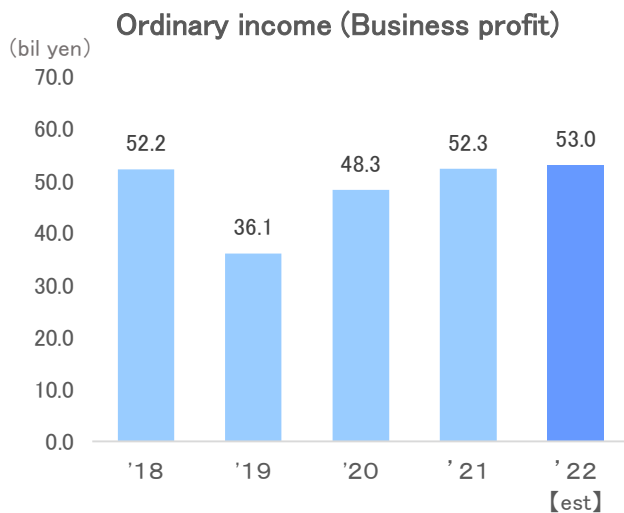
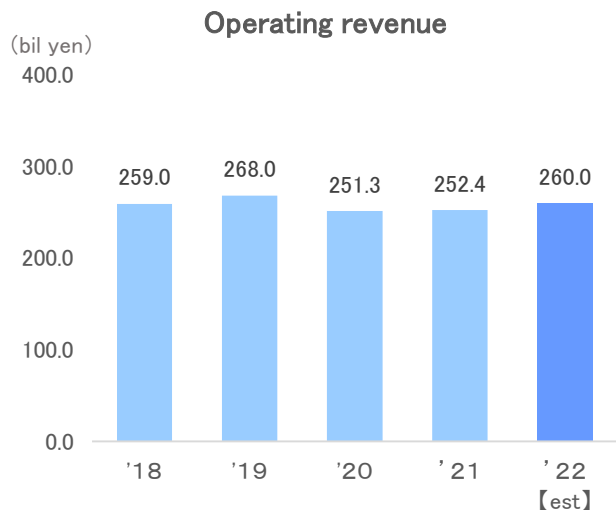
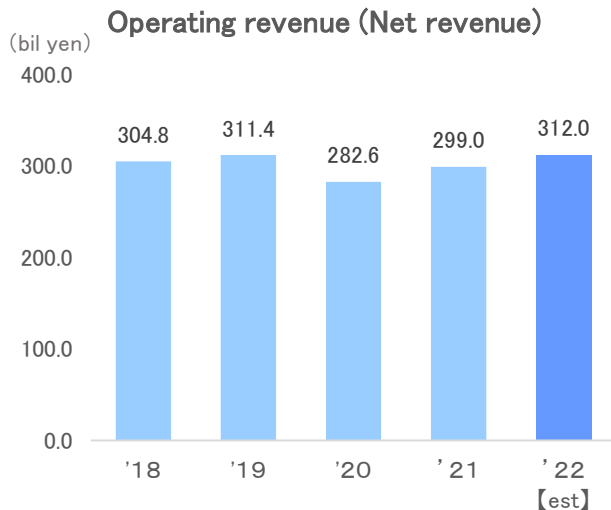
■持分法適用会社 = 関連会社    **Affiliates Account For By the Equity Method**    単位: 百万円/(¥ Million)

会社名	項目	2020年度実績 Fiscal 20 Actual	2021年度実績 Fiscal 21 Actual	2022年度見込 Fiscal 22 Estimate	事業内容・他 Business & others
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産 Total Assets	177,441	208,185		< 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	36,255	36,604		
	負債 Liabilities	141,186	171,581		
	営業収益 Operating Revenue	22,254	23,626	24,610	
	経常利益 Ordinary Income	1,976	1,105	1,200	
	当期利益 Net Income	1,344	922	820	
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	133,117	134,330		< 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	37,815	39,047		
	負債 Liabilities	95,302	95,283		
	営業収益 Operating Revenue	17,463	17,292	17,530	
	経常利益 Ordinary Income	2,535	2,893	2,360	
	当期利益 Net Income	1,606	1,873	1,540	
49.0% (49.0%)					
高島屋ファイナンシャル・パートナーズ㈱ Takashimaya Financial Partners Co., Ltd.	総資産 Total Assets	103,746	113,161		< 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	40,900	43,473		
	負債 Liabilities	62,845	69,688		
	営業収益 Operating Revenue	19,575	20,145	22,050	
	経常利益 Ordinary Income	4,346	4,378	4,530	
	当期利益 Net Income	2,814	2,854	2,930	
30.5% (30.5%)					
りそなカード㈱ Resona Card Co., Ltd.	総資産 Total Assets	88,915	89,812		< 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	35,218	35,724		
	負債 Liabilities	53,697	54,088		
	営業収益 Operating Revenue	15,735	15,358	16,080	
	経常利益 Ordinary Income	1,269	1,723	1,750	
	当期利益 Net Income	636	1,208	1,210	
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	43,046	43,265		< Credit Card Service Industry > -Nov. 2006: Joint venture with Daiwa House Industry -May 2007: Issued the Daiwa Saison Card and ran a point program foreach 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	1,058	1,254		
	負債 Liabilities	41,988	42,011		
	営業収益 Operating Revenue	7,944	3,925	4,200	
	経常利益 Ordinary Income	298	198	170	
	当期利益 Net Income	160	196	90	
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	20,471	20,833		< Information Service Industry > Financial IT service business, retail integrated solution business, Data platform business, and HULFT business providing telecommunications middleware sales and solutions.
	純資産 Shareholders' Equity	14,037	14,748		
	負債 Liabilities	6,434	6,085		
	営業収益 Operating Revenue	9,528	10,020		
	経常利益 Ordinary Income	3,003	2,943	1,600	
	当期利益 Net Income	2,460	2,051	1,300	
46.8% (46.8%)					
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産 Total Assets	15,016	15,028		< 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	2,412	2,431		
	負債 Liabilities	12,604	12,596		
	営業収益 Operating Revenue	2,653	2,401	2,400	
	経常利益 Ordinary Income	447	92	100	
	当期利益 Net Income	292	55	60	
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%)					

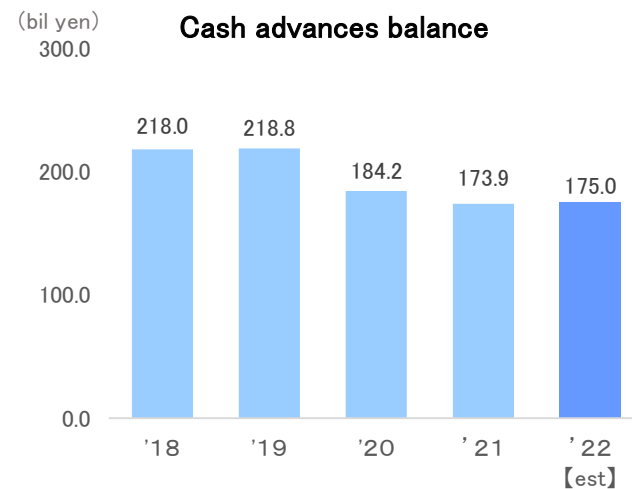
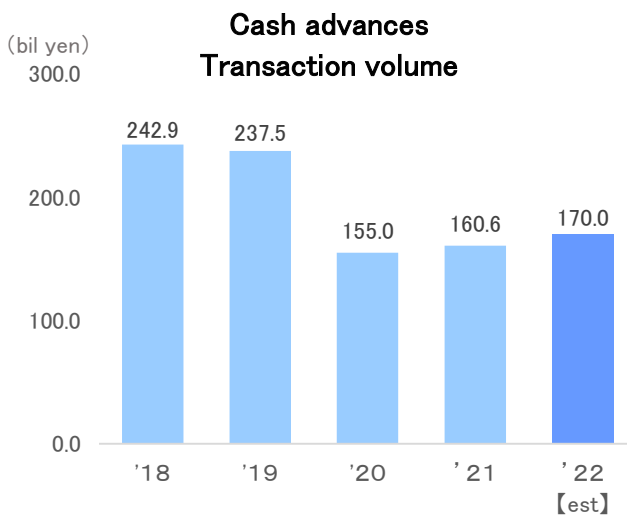
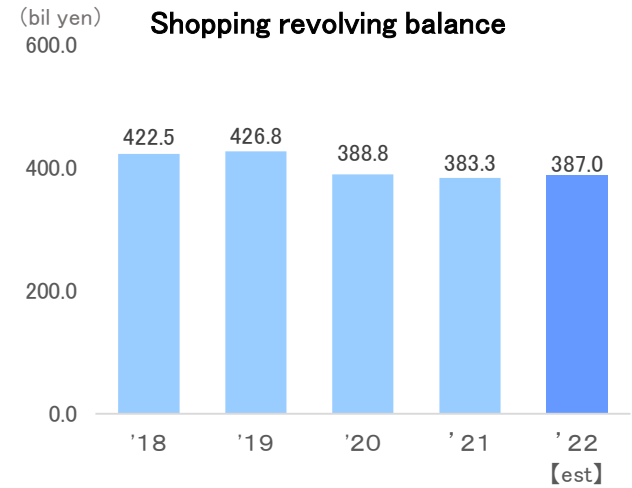
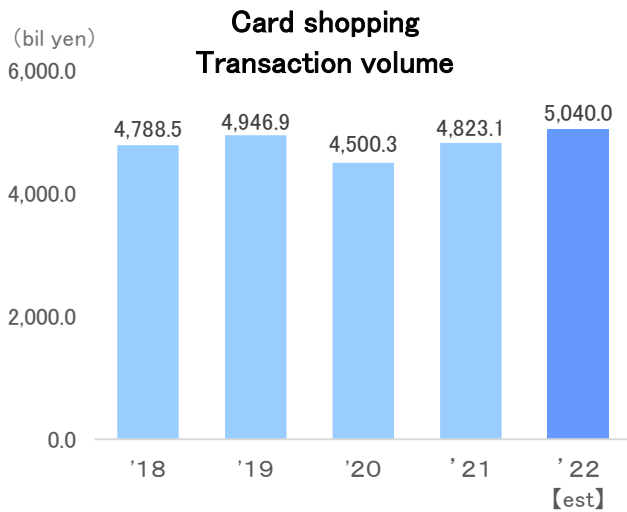
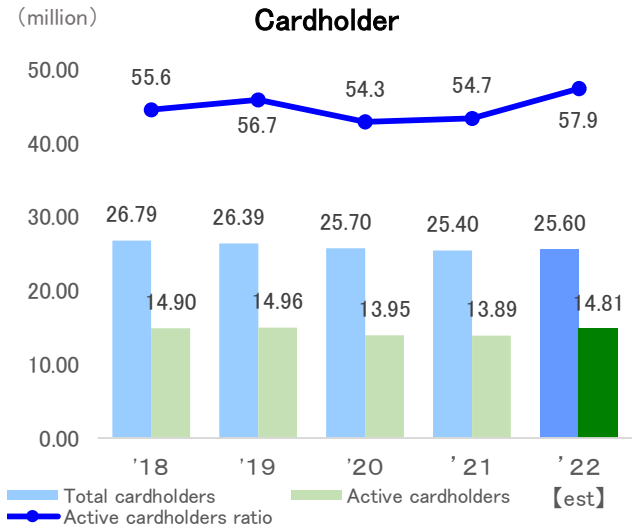
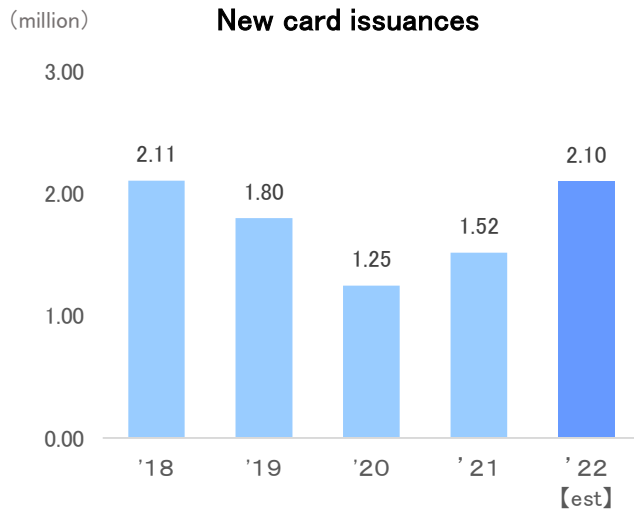
(※2) Daiwa House Financial Co., Ltd. : "Accounting Standard for Revenue Recognition (ASBJ Statement No. 29 Accounting Standard for Revenue Recognition (2022.3.31))" was adopted from FY21.

Changed the method of recording revenue in the settlement agency business.

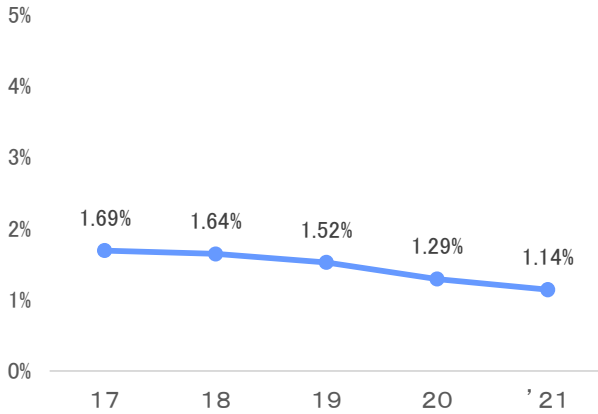
Consolidated



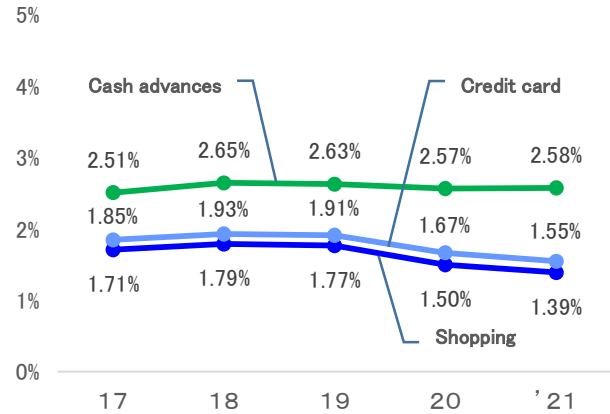
# ◆ Main Indices (Non-consolidated)



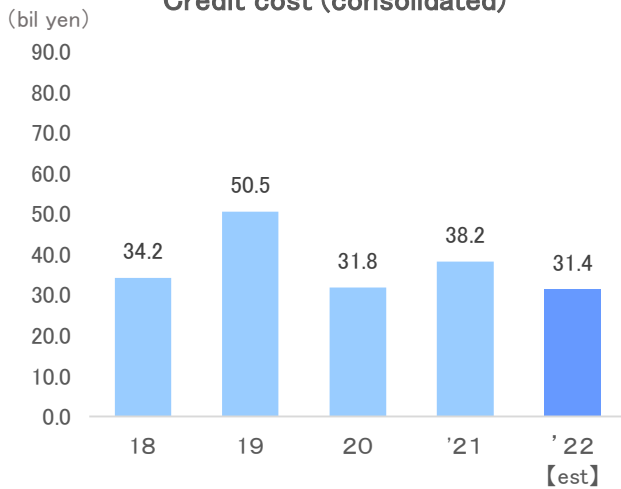
Delinquency over 90 days  
(consolidated)



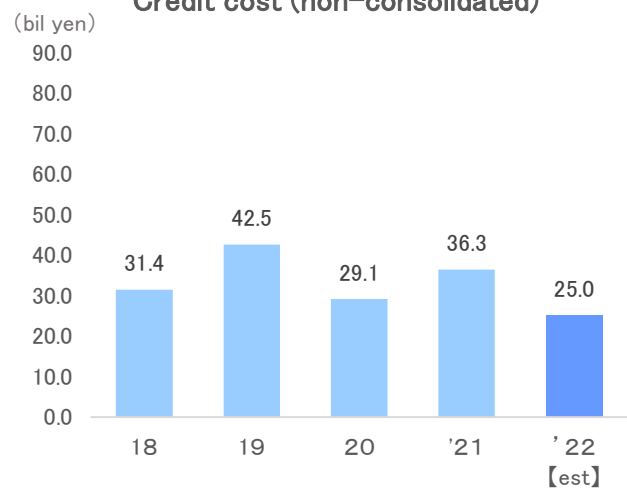
Delinquency over 90 days  
(non-consolidated)



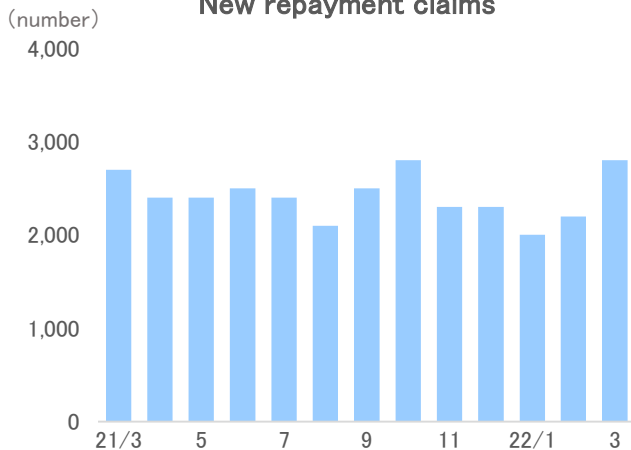
Credit cost (consolidated)



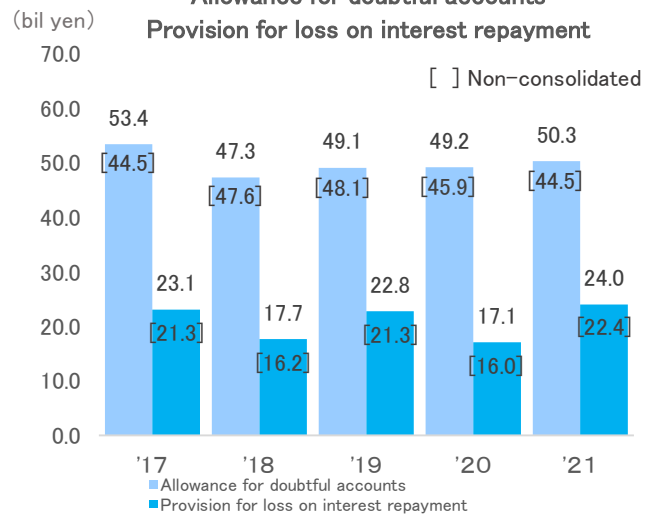
Credit cost (non-consolidated)



New repayment claims

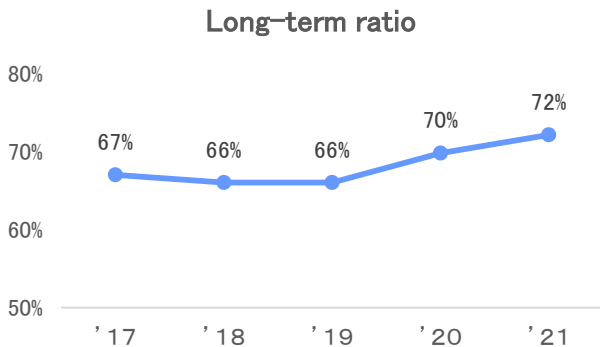
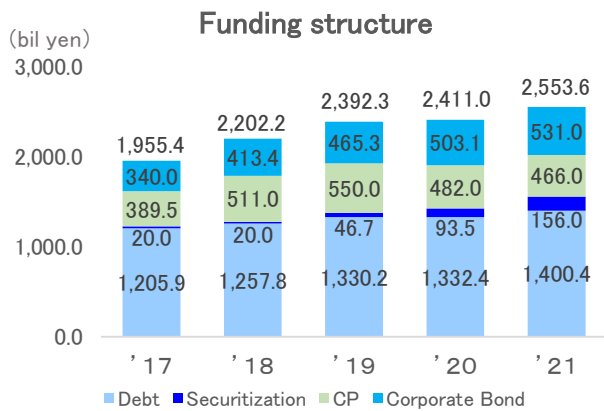
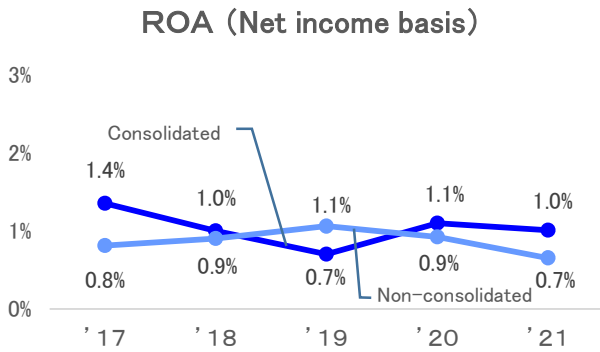
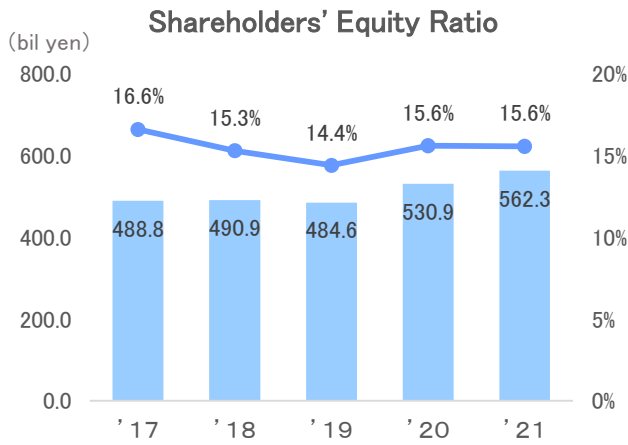


Allowance for doubtful accounts  
Provision for loss on interest repayment

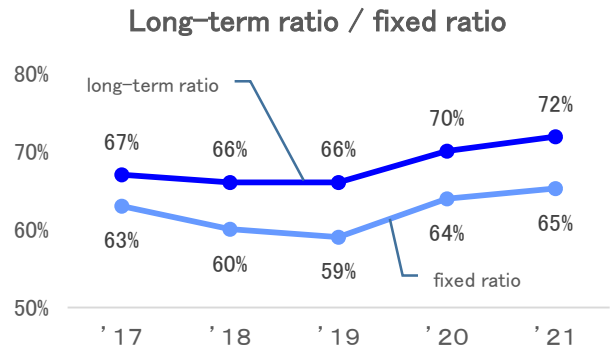
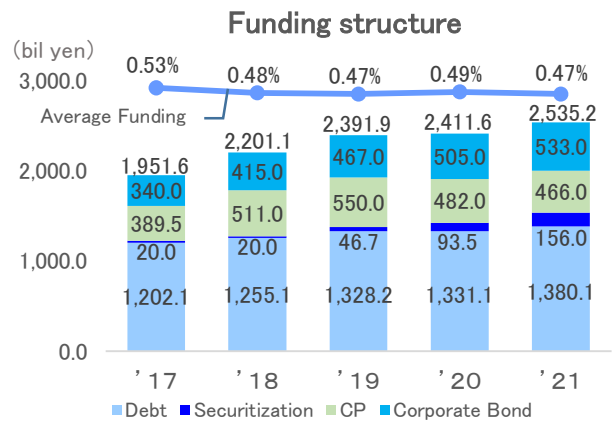
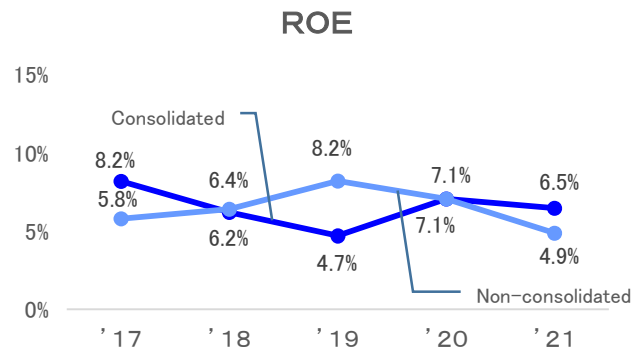
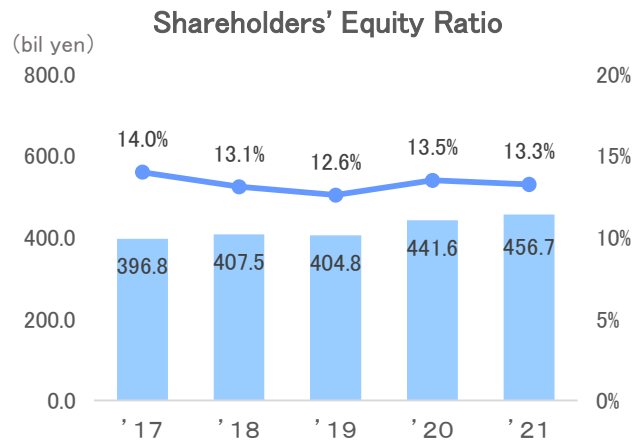


# ◆ Financial Indices

## Consolidated



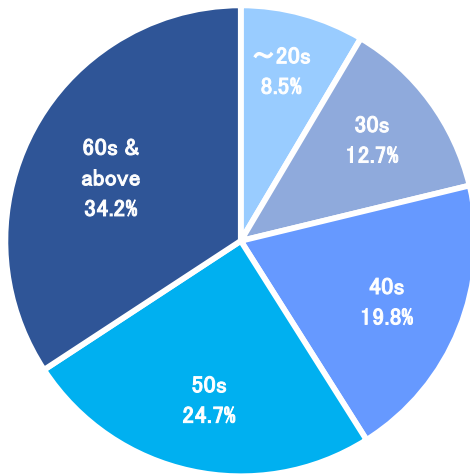
## Non-consolidated



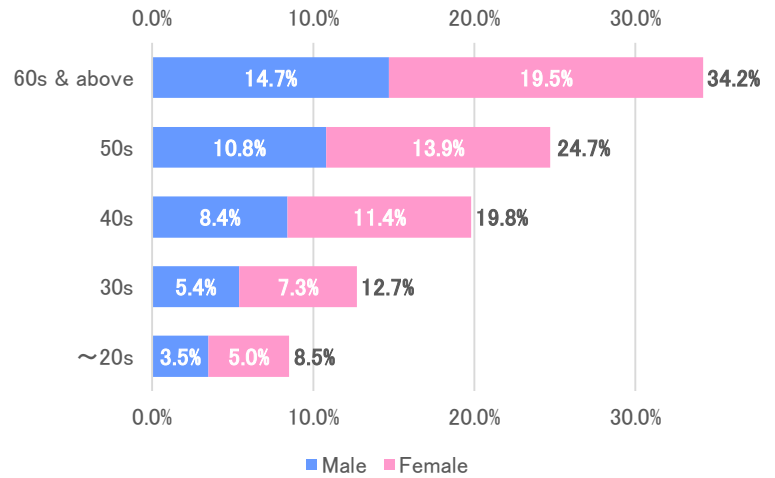
# ◆ Cardholders' attributes and usage trend

As of Mar. 31, 2022

### Cardholders by age

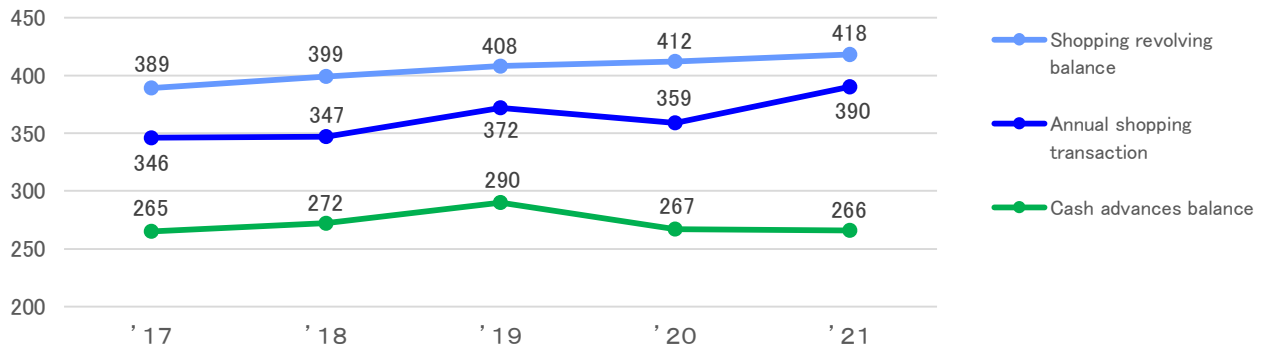


### Cardholders by age and gender

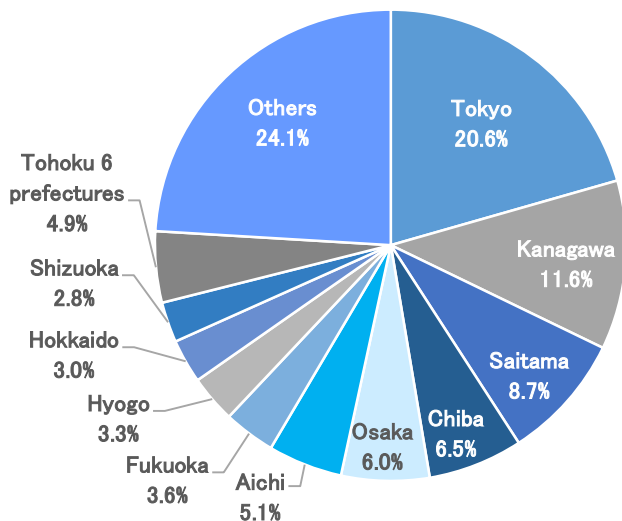


### Average usage and credit balance per customer

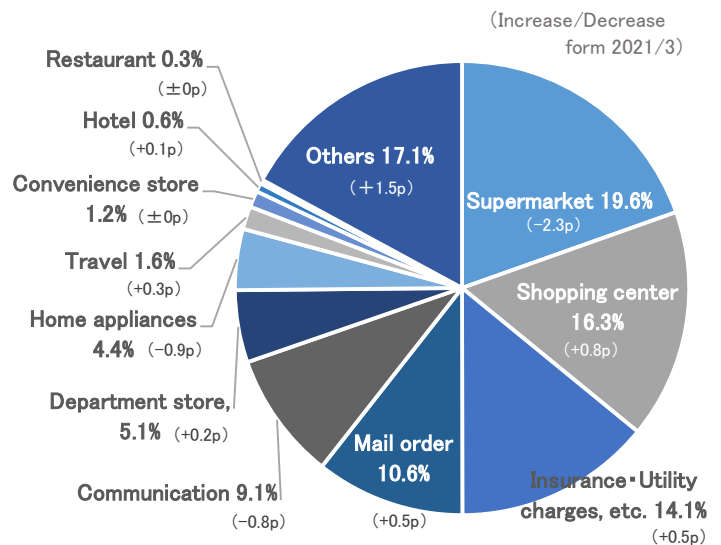
(thousand yen)



### Cardholders by prefecture



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





## ◆ Results of Card Companies with Capital Alliances

as of . March 31, 2022

	New card issuances (million)	Total cardholders (million)	Transaction volume (billion yen)	Operating revenue (billion yen)	Ordinary income (billion yen)
Credit Saison (non-consolidated)	1.52	25.40	4,983.7	252.4	30.4
Yamada Financial 34.0% (established 2006/6)	0.03	1.31	108.1	0.4	0.2
YM Saison 50.0% (established 2007/8)	0.00	0.03	4.2	0.0	0.0
Idemitsu Credit 50.0%(invested 2003/10)	0.39	4.02	807.6	23.6	1.1
Resona Card 22.4% (invested 2004/8)	0.05	1.35	378.1	15.3	1.7
Takashimaya Financial Partners 30.5% (invested 2004/8)	0.08	1.34	723.6	20.1	4.3
Shizugin Saison 50.0% (established 2006/10)	0.00	0.25	68.2	2.4	0.0
Daiwa House Financial 30.0% (established 2006/11)	0.01	0.37	123.1	3.9	0.1
Seven CS Card Service 49.0% (established 2010/9)	0.05	2.83	624.1	17.2	2.8
<b>Total</b>	<b>2.10</b>	<b>35.56</b>	<b>7,708.4</b>	<b>334.9</b>	<b>40.4</b>

※Transaction volume includes card shopping and cash advances

## 貸借対照表 (2022年3月31日現在)

## Balance Sheet (As of March 31, 2022)

Term 科目 Items	2021年3月 March, 2021	2022年3月 March, 2022	増減 Increase/Decrease	Term 科目 Items	2021年3月 March, 2021	2022年3月 March, 2022	増減 Increase/Decrease		
								金額 Amount	金額 Amount
(資産の部) 流動資産	(Assets) Current assets	106,493	96,679	△ 9,813	(負債の部) 流動負債	(Liabilities) Current liabilities	185,782	182,238	△ 3,543
現金及び預金	Cash and deposits	3,327	1,653	△ 1,674	支払手形及び買掛金	Notes and accounts payable-trade	259	413	153
受取手形及び営業未収入金	Trade notes and accounts receivable	76	116	39	短期借入金	Short-term loans payable	179,350	175,700	△ 3,650
たな卸資産	Inventories	81,780	75,490	△ 6,290	未払金・未払費用	Accounts payable - other and accrued expenses	394	885	490
買取債権	Purchased receivables	19,296	19,531	234	預り保証金	Guarantee deposits	1,065	844	△ 221
求償債権	Guarantor's claims	—	—	—	その他	Other	4,712	4,395	△ 317
短期貸付金	Short-term loans receivable	24	22	△ 1					
その他	Other	4,091	2,094	△ 1,997					
貸倒引当金	Allowance for doubtful accounts	△ 2,105	△ 2,229	△ 124					
					固定負債	Noncurrent liabilities	1,748	1,601	△ 147
固定資産	Noncurrent assets	91,469	105,855	14,386	瑕疵保証引当金	Provision for guarantees for defects	6	14	8
有形固定資産	Property, plant and equipment	59,151	80,161	21,010	預り保証金	Guarantee deposited	1,162	1,006	△ 155
無形固定資産	Intangible assets	77	52	△ 24	その他	Other	580	580	—
投資その他の資産	Investments and other assets	32,240	25,641	△ 6,599					
整理事業関連資産	Liquidation business assets	30,407	22,766	△ 7,641					
その他	Other	3,631	4,682	1,050					
貸倒引当金	Allowance for doubtful accounts	△ 1,798	△ 1,808	△ 9					
					負債合計	Total liabilities	187,531	183,839	△ 3,691
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	10,431	18,695	8,263
					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	18,595	8,263
					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	18,695	8,263
資産合計	Total assets	197,962	202,535	4,572	負債純資産合計	Total liabilities and net assets	197,962	202,535	4,572

・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。

## 損益計算書 (2021年4月1日 ~ 2022年3月31日)

## Statements of Income (April 1, 2021 to March 31, 2022)

(単位:百万円)

(Millions of yen)

科 目 Items	Term	2021年3月 (20/03 - 21/03)	2022年3月 (21/04 - 22/3)	増減 Increase/Decrease
売上高	Net sales	24,474	34,802	10,327
売上原価	Cost of sales	14,112	19,923	5,810
売上総利益	Gross profit	10,362	14,878	4,516
販売費及び一般管理費	Selling, general and administrative expenses	7,376	7,737	360
営業利益	Operating profit	2,985	7,141	4,156
営業外収益	Non-operating income	704	4,182	3,477
営業外費用	Non-operating expenses	2,835	2,535	△ 299
経常利益	Ordinary profit	854	8,788	7,933
特別利益	Extraordinary income	244	2,326	2,081
特別損失	Extraordinary loss	1	452	451
分配前税金等調整前当期純利益	Profit before dividends distribution, income taxes	1,098	10,661	9,563
匿名組合分配額	Dividend distribution from silent partnerships	—	—	—
税金等調整前当期純利益	Profit before income taxes	1,098	10,661	9,563
法人税等	Income taxes	345	2,397	2,051
非支配株主利益に帰属する当期純利益	Profit attributable to non-controlling interests	—	—	—
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	752	8,263	7,511

・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 (2022年3月31日現在)

## Balance Sheets (As of March 31, 2022)

(単位:百万円)

(Millions of yen)

科目	Items	2021年3月 March, 2021	2022年3月 March, 2022	増減 Increase/Decrease	科目	Items	2021年3月 March, 2021	2022年3月 March, 2022	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	128,064	156,296	28,232	流動負債	Current liabilities	106,324	130,763	24,439
現金及び預金	Cash and deposits	1,582	748	△ 834	短期借入金	Short-term borrowings	103,600	128,400	24,800
営業貸付金	Operating loans	104,900	131,113	26,212	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	24,629	3,049	リース債務	Lease obligations	8	22	13
未収入金	Accounts receivable	176	144	△ 31	未払金	Accounts payable - other	101	9	△ 91
前払費用	Prepaid expenses	51	57	5	未払費用	Accrued expenses	383	508	124
未収収益	Accrued income	801	819	17	未払法人税等	Income taxes payable	1,155	839	△ 316
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	330	△ 47
その他流動資産	Other current assets	1,488	829	△ 658	債務保証引当金	Provision for loss on guarantees	154	167	12
貸倒引当金	Allowance for doubtful accounts	△ 2,517	△ 2,045	472	その他流動負債	Other current liabilities	542	486	△ 55
					固定負債	Non-current liabilities	718	1,340	621
固定資産	Noncurrent assets	3,036	2,723	△ 312	長期借入金	Long-term borrowings	—	—	—
有形固定資産	Property, plant and equipment	310	209	△ 100	リース債務	Lease obligations	10	3	△ 6
土地	Land	67	—	△ 67	長期未払金	Long-term accounts payable	0	—	△ 0
建物	Buildings	112	91	△ 21	利息返還損失引当金	Provision for loss on interest repayment	708	1,336	628
器具及び備品等	Furniture and fixtures	114	95	△ 18					
リース資産	Leased assets	16	22	6					
無形固定資産	Intangible assets	638	574	△ 63					
ソフトウェア	Software	596	549	△ 47					
無形建設仮勘定	Software in progress	38	21	△ 16					
電話加入権	Telephone subscription right	4	4	—					
投資等	Investments and other assets	2,087	1,938	△ 148					
投資有価証券	Investment securities	482	562	79					
固定化営業債権	Long-term loans receivable	12	12	△ 0					
長期前払費用	Long-term prepaid expenses	0	3	3					
繰延税金資産	Deferred tax assets	1,498	1,227	△ 270					
その他投資等	Other assets	105	144	39					
貸倒引当金	Allowance for doubtful accounts	△ 11	△ 11	0					
					負債合計	Total liabilities	107,042	132,103	25,060
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	24,016	26,876	2,859
					資本金	Capital stock	4,500	4,500	—
					利益剰余金	Retained earnings	19,516	22,376	2,859
					評価・換算差額等	Valuation and translation adjustments	40	39	△ 0
					その他有価証券評価差額金	Valuation difference on available-for-sale securities	40	39	△ 0
					純資産合計	Total net assets	24,057	26,916	2,858
資産合計	Total assets	131,100	159,019	27,919	負債及び純資産合計	Total liabilities and net assets	131,100	159,019	27,919

## 損益計算書 (2021年4月1日 ~ 2022年3月31日)

## Statements of Income (From April 1, 2021 to March 31, 2022)

(単位:百万円)

(Millions of yen)

科 目	Items	2021年3月 20/04-21/3	2022年3月 21/04-22/03	増減 Increase/Decrease
営業収益	Operating revenue	10,222	12,295	2,072
営業費用	Operating expenses	6,260	7,298	1,038
金融費用	Financial expenses	1,448	1,737	288
販売費及び一般管理費	Selling, general administrative expenses	4,811	5,561	749
営業利益	Operating income	3,962	4,996	1,034
営業外収益	Non-operating income	152	134	△ 18
営業外費用	Non-operating expenses	0	—	△ 0
経常利益	Ordinary profit	4,115	5,131	1,015
特別利益	Extraordinary income	272	51	△ 220
特別損失	Extraordinary losses	30	2	△ 28
税引前当期純利益	Profit before income taxes	4,357	5,181	823
法人税、住民税及び事業税	Income taxes - current	1,337	1,350	12
法人税等調整額	Income taxes - deferred	△ 169	271	440
当期純利益	Profit	3,190	3,559	369