

2023年3月期 第3四半期

決算資料

Reference Materials for the third quarter ended December 31, 2022

2023年 2月 9日

February 9, 2023



広報室

Public Relations Office

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CREDIT SAISON CO., LTD.

2022年度・第3四半期の業績概況

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◆ Financial Results Digest

◆ Consolidated cumulative financial results up to the third quarter showed an increase in both revenues and profit

• Net revenues

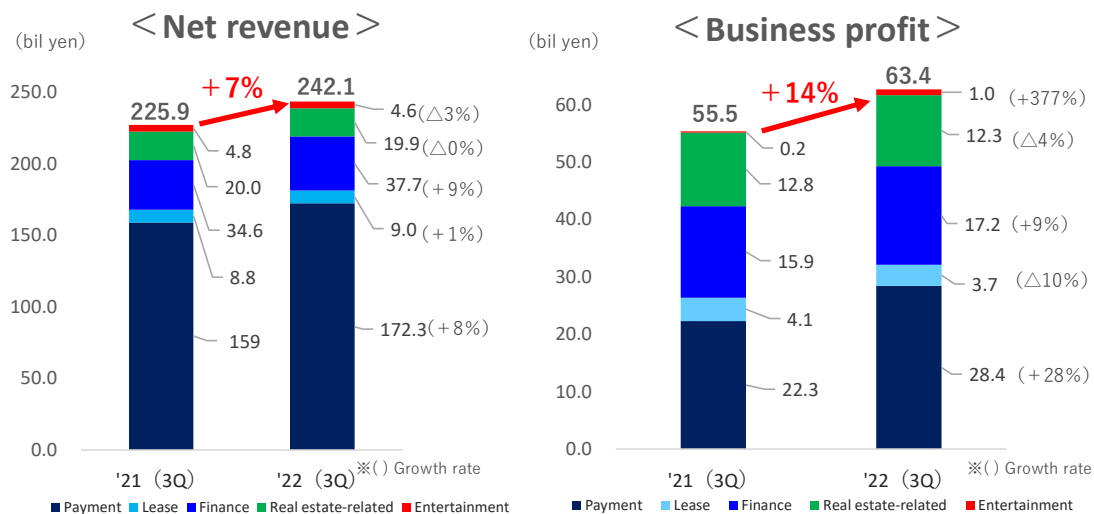
Revenues increased as a whole driven by the Payment and Finance Businesses, as the economy showed signs of recovery, despite the impact of COVID-19

• Business profit/Quarterly profit

In the real estate-related business, while profit decreased in the fiscal year under review as a result of a reaction from the large increase in the previous fiscal year, profit increased due to an increase in non-consolidated ordinary income and valuation gains on the fair value of funds held

◆ The full-year earning forecast was revised upward based on the recent business results of Saison Fundex Corporation and Atrium Co., Ltd., valuation gains on the fair value of funds held and other factors, in addition to non-consolidated business results

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



[Payment]

• Revenues increased due to a steady increase in the shopping transaction volume, as there were signs of a pickup in personal consumption due to the recovery in economic activities, despite the impact of COVID-19. Profit increased due to increased business profit as a result of an increase in valuation gains on the fair value of funds held and expanded contribution to profit by companies such as Kisetsu Saison Finance (India) Pvt. Ltd. in India.

[Lease]

• While revenues increased thanks to various campaigns to strengthen sales promotions at existing core shops in order to overcome the impact of the semiconductor supply shortage caused by the COVID-19 pandemic, profit decreased due to IFRS adjustments (impairment of financial assets)

[Finance]

• Revenues and profit increased due to the steady receivables balance in the Finance Business including "Flat 35" and expanded contribution to profit by Saison Fundex

[Real Estate-Related]

• Revenues and profit decreased due to a reaction from the large increase in the previous fiscal year

[Entertainment]

• Revenues decreased due to the closure of amusement arcades, while profit increased due to strong ticket sales as events recovered

◆ 事業利益の主な増減 と 連結会社の経営状況(IFRS)／
Major Increases/Decreases in Business Profit and Management of Consolidated Companies

*()= Year-on-year difference

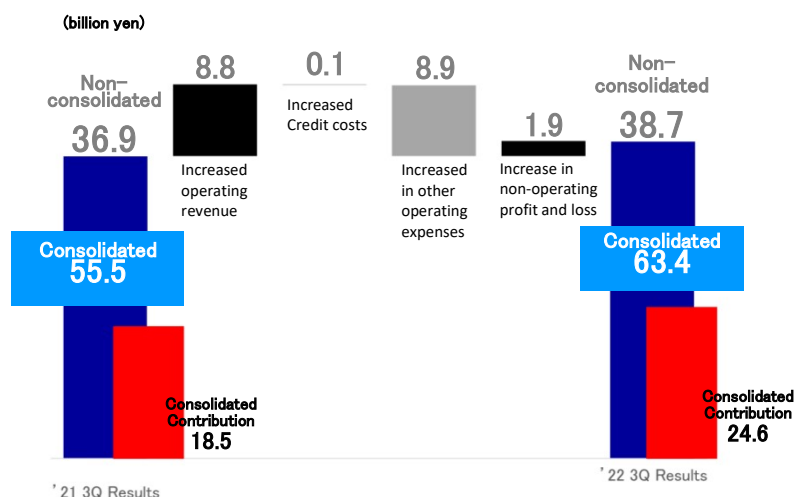
Non-Consolidated Ordinary income	Consolidated Business profit	Difference
¥38.77 billion (+1.77 billion)	¥63.42 billion (+7.87 billion)	¥24.64 billion (+6.09 billion)

<Contribution by consolidated companies(IFRS)>

Major consolidated subsidiaries	
Atrium Group (Comprehensive real estate business, servicing business)	¥8.82 billion (△0.72 billion)
Saison Fundex Corporation (Real estate financing business, credit guarantee business, and personal loan business)	¥5.95 billion (+1.09 billion)
Kisetsu Saison Finance(India)Pvt.Ltd. (Digital lending operations in India)	¥1.39 billion (+0.98 billion)
Concerto Inc. (Amusement services, amusement business, real estate rental business)	¥1.21 billion (△0.00 billion)

Major equity method affiliates	
HD SAISON Finance Company Ltd. (Finance business in Vietnam)	¥1.30 billion (+0.87 billion)
Seven CS Card Service Co., LTD. (Credit card business)	¥0.95 billion (+0.17 billion)
Idemitsu Credit Co., Ltd. (Credit card business, prepaid card business, finance business)	¥0.83 billion (+0.47 billion)
Takashimaya Financial Partners Co., Ltd. (Credit card business, insurance business, investment trust business, and trust business)	¥0.64 billion (+0.04 billion)

<MAIN INCREASES/DECREASES IN BUSINESS PROFIT>



Main changes in consolidated income

- Consolidated companies+1.35 bil.
 - Atrium Group △0.72 bil.
 - Saison Fundex Corporation +1.09 bil.
 - Kisetsu Saison Finance (India)Pvt.Ltd. +0.98 bil.
 - Concerto Inc. △0.00 bil.
- Equity in earnings of affiliates +1.93 bil.
- IFRS adjustment difference, etc. +2.81 bil.
(Fund-related, impairment of financial assets, etc.)

◆ 2022年度 業績予想の見直し／
Revision of Business Results Forecast for FY2022

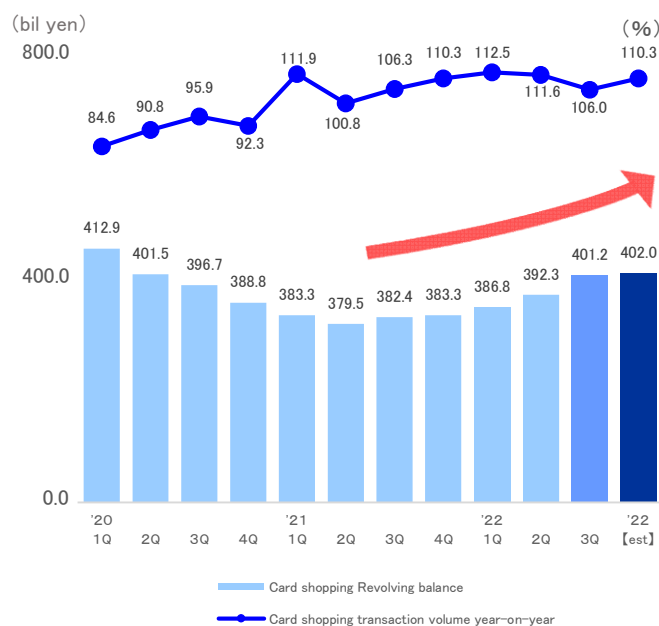
(billion yen)		Previously announced forecast (Announced November 10) (A)	Current forecast (Announced February 9) (B)	Amount of increase (decrease) (B-A)	Points of Review
Consolidated	Net revenue	319.0	319.5	+0.5	Net revenues, business profit and quarterly profit were revised upward based on recent business results of Saison Fundex Corporation and Atrium Co., Ltd., valuation gains on the fair value of funds held and other factors, in addition to non-consolidated business results
	business profit	60.5	69.0	+8.5	
	Profit attributable to owners of parent	40.5	47.0	+6.5	
Non-Consolidated	Operating revenue	265.0	265.0	±0.0	Ordinary income and quarterly net income were revised upward due to initiatives more focusing on cost-effectiveness
	Operating income	29.5	33.5	+4.0	
	Ordinary profit	40.0	44.0	+4.0	
	Profit	26.0	28.5	+2.5	

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

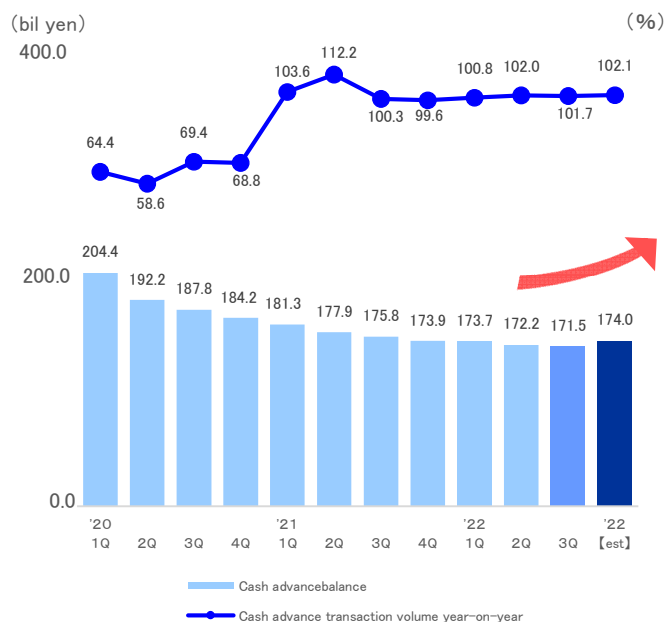
() YoY change

	3Q Results	Annual target
New card issuances	1,230,000 (114%)	1,960,000 (129%)
Total cardholders	25.03 million <-0.36 mil from end of FY21>	25.16 million <Δ0.24 mil from end of FY21>
Active cardholders	14.04 million <+0.15 mil from end of FY21>	14.29 million <+0.39 mil from end of FY21>
Transaction volume	¥4,071.5 bil. (110%)	¥5,486.0 bil. (110%)
Card shopping	¥3,948.0 bil. (110%)	¥5,322.0 bil. (110%)
Cash advances	¥123.4 bil. (102%)	¥164.0 bil. (102%)
Shopping revolving balance	¥401.2 bil. (105%)	¥402.0 bil. (105%)
Cash advances balance	¥171.5 bil. (98%)	¥174.0 bil. (100%)

Card shopping transaction volume and Card shopping Revolving balance



Cash advance transaction volume and Cash advance balance



◆ 取扱高の実績 / Total Transaction Volume

単位: 百万円 / (¥ Million)

	2021/12	前年比%	構成比%	2022/12	前年比%	構成比%	2022/3	前年比%	構成比%
		YOY Change (%)	% of Total		YOY Change (%)	% of Total		YOY Change (%)	% of Total
	2021/4/1～12/31			2022/4/1～12/31			2021/4/1～2022/3/31		
カードショッピング Credit card-related shopping services	3,594,213	106.1	57.5	3,948,087	109.8	58.4	4,823,174	107.2	57.4
カードキャッシング Cash advances	121,595	105.0	1.9	123,432	101.5	1.8	160,622	103.6	1.9
カード事業計 Credit card business total	3,715,809	106.1	59.4	4,071,519	109.6	60.3	4,983,796	107.1	59.3
証書ローン Member's Loan	740	144.5	0.0	524	70.8	0.0	946	127.9	0.0
プロセッシング・他社カード代行 Agency services	2,051,752	104.3	32.8	2,180,985	106.3	32.3	2,737,512	104.9	32.6
ペイメント関連 Payment-related	68,907	141.7	1.1	89,124	129.3	1.3	105,103	143.1	1.3
ペイメント事業計 Payment business total	5,837,209	105.8	93.4	6,342,154	108.7	93.9	7,827,359	106.7	93.2
リース事業 Leases	86,195	101.4	1.4	93,137	108.1	1.4	113,159	98.5	1.3
信用保証 Credit guarantees	61,240	120.3	1.0	69,476	113.4	1.0	84,586	120.4	1.0
不動産担保ローン Mortgage loans	86,014	91.7	1.4	88,520	102.9	1.3	124,417	87.8	1.5
その他 Others	180,141	86.8	2.9	163,142	90.6	2.4	252,894	92.0	3.0
ファイナンス関連 Finance-related	266,155	88.3	4.3	251,663	94.6	3.7	377,311	90.6	4.5
ファイナンス事業計 Finance business total	327,395	92.9	5.2	321,139	98.1	4.8	461,898	94.9	5.5
その他の事業 Other businesses	18	100.4	0.0	18	100.3	0.0	25	100.2	0.0
取扱高合計 Total volume of transactions	6,250,820	104.9	100.0	6,756,450	108.1	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)

	2021/12	2022/12	前年比% YOY Change (%)	2022/3	対期末増減 Increase/Decrease from 2022/3	前期末比% Change from 2022/3 (%)
カードショッピング Credit card-related shopping services	1,147,697	1,163,028	101.3	1,066,529	96,499	109.0
(内 リボルビング) (shopping revolving included)	382,418	401,252	104.9	383,312	17,940	104.7
カードキャッシング Cash advances	175,855	171,554	97.6	173,993	△ 2,438	98.6
カード事業計 Credit card business total	1,323,552	1,334,582	100.8	1,240,522	94,060	107.6
証書ローン Member's Loan	3,308	2,698	81.6	3,159	△ 461	85.4
プロセッシング・他社カード代行 Agency services	109,996	114,589	104.2	101,350	13,239	113.1
ペイメント関連 Payment-related	348 (119,637)	287 (185,900)	82.4 (155.4)	280 (142,392)	6 (43,508)	102.5 (130.6)
ペイメント事業計 Payment business total	1,437,205 (1,556,494)	1,452,158 (1,637,771)	101.0 (105.2)	1,345,312 (1,487,424)	106,845 (150,347)	107.9 (110.1)
リース事業 Leases	72,034	75,481	104.8	72,307	3,174	104.4
信用保証 Credit guarantees	1,107 (218,699)	1,107 (223,626)	100.0 (102.3)	1,110 (220,260)	△ 3 (3,366)	99.7 (101.5)
不動産担保ローン Mortgage loans	772,508	756,256	97.9	764,235	△ 7,979	99.0
その他 Others	178,438	202,298	113.4	197,313	4,985	102.5
ファイナンス関連 Finance-related	950,946	958,555	100.8	961,549	△ 2,994	99.7
ファイナンス事業計 Finance business total	952,053 (1,169,645)	959,662 (1,182,181)	100.8 (101.1)	962,659 (1,181,809)	△ 2,997 (371)	99.7 (100.0)
割賦売掛金・営業貸付金等残高計 Accounts receivable - installment, Operating loans, etc.	2,461,293 (2,798,174)	2,487,302 (2,895,434)	101.1 (103.5)	2,380,279 (2,741,541)	107,022 (153,893)	104.5 (105.6)
リース投資資産 Investments in leases	257,469	258,837	100.5	256,108	2,729	101.1

◆ () 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 300億円(1回払い)

The number of installment accounts receivable () includes securitized credit card-related shopping ¥30.0bil. (monthly payment)

単位: 百万円 / (¥ Million)

	2021/12	2022/12	前年比% YOY Change (%)	2022/3	対期末増減 Increase/Decrease from 2022/3	前期末比% Change from 2022/3 (%)
カードショッピング Credit card-related shopping services	1,147,697	1,193,028	103.9	1,066,529	126,499	111.9

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2021/12	前年比%	構成比%	2022/12	前年比%	構成比%	2022/3	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	98,902	99.3	52.2	106,460	107.6	53.7	131,486	100.1	52.1
カードキャッシング Cash advances	19,562	89.8	10.3	18,415	94.1	9.3	25,694	90.8	10.2
カード事業計 Credit card business total	118,465	97.6	62.5	124,875	105.4	62.9	157,180	98.5	62.3
証書ローン Member's Loan	312	85.2	0.2	251	80.4	0.1	403	85.4	0.2
プロセッシング・他社カード代行 Agency services	20,622	100.8	10.9	20,503	99.4	10.3	27,598	100.1	10.9
ペイメント関連 Payment-related	8,962	110.4	4.7	10,300	114.9	5.2	12,150	110.0	4.8
ペイメント事業計 Payment business total	148,363	98.7	78.3	155,930	105.1	78.6	197,332	99.3	78.2
リース Leases	8,932	100.5	4.7	9,033	101.1	4.6	11,907	96.9	4.7
信用保証 Credit guarantees	10,096	88.7	5.3	9,851	97.6	5.0	13,406	89.7	5.3
不動産担保ローン Mortgage loans	13,627	121.1	7.2	14,706	107.9	7.4	18,166	122.0	7.2
その他 Others	4,684	104.8	2.5	4,447	95.0	2.2	6,393	107.1	2.5
ファイナンス関連 Finance-related	18,311	116.5	9.7	19,154	104.6	9.7	24,560	117.7	9.7
ファイナンス事業計 Finance business total	28,408	104.8	15.0	29,006	102.1	14.6	37,966	106.0	15.0
その他の事業 Other business	17	100.4	0.0	17	100.1	0.0	23	100.2	0.0
金融収益 Financial revenue	3,823	114.6	2.0	4,427	115.8	2.2	5,187	116.6	2.1
営業収益計 Total operating revenue	189,545	99.9	100.0	198,415	104.7	100.0	252,416	100.4	100.0

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◆「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)

	2021/12	前年比%	構成比%	2022/12	前年比%	構成比%	2022/3	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	55,583	103.3	56.2	62,525	112.5	58.7	74,004	104.2	56.3
リボ残高収益 Revenues from Revolving Credit	36,335	93.5	36.7	36,563	100.6	34.3	48,163	94.2	36.6
年会費 Annual membership Fees	6,983	101.6	7.1	7,371	105.5	6.9	9,318	101.4	7.1
合計 Total	98,902	99.3	100.0	106,460	107.6	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)

	2021/12	増減 Increase/Decrease	前年比% YOY Change (%)	2022/12	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	28,377	2,067	107.9	33,931	5,553	119.6	39,393	2,863	107.8
貸倒引当金繰入額 Provision of allowance for doubtful accounts	13,457	174	101.3	12,305	△ 1,151	91.4	18,923	△ 4,056	82.3
利息返還損失引当金繰入額 Provision for loss on interest repayment	–	0	–	0	0	–	12,719	12,719	–
債務保証損失引当金繰入額 Provision for loss on guarantees	2,989	△ 2,645	53.1	4,312	1,323	144.3	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)	260	△ 40	86.5	279	18	106.9	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	21,095	313	101.5	21,347	251	101.2	28,005	66	100.2
福利厚生費 他 Welfare expenses, Others	4,047	55	101.4	3,971	△ 75	98.1	5,434	20	100.4
人件費計 Personnel expenses	25,403	328	101.3	25,598	194	100.8	33,804	48	100.1
通信交通費 Communication and transportation expenses	5,976	△ 566	91.3	5,722	△ 253	95.8	7,996	△ 708	91.9
租税公課 Taxes and dues	5,348	18	100.4	5,407	58	101.1	7,289	97	101.4
賃借料 Rent expenses	1,705	56	103.4	1,574	△ 130	92.3	2,238	0	100.0
取扱手数料 Transaction Volume fees	19,891	1,373	107.4	22,272	2,381	112.0	26,499	1,072	104.2
システム関連費用 System related expenses	11,991	△ 383	96.9	11,465	△ 526	95.6	16,392	△ 740	95.7
その他 Others	15,562	△ 612	96.2	15,492	△ 70	99.5	21,073	△ 512	97.6
支払手数料計 Commission expenses	47,445	377	100.8	49,229	1,784	103.8	63,965	△ 179	99.7
減価償却費 Depreciation	15,107	771	105.4	16,146	1,039	106.9	20,311	1,090	105.7
その他 Others	6,010	585	110.8	6,498	487	108.1	8,064	685	109.3
合計 Total	151,820	1,168	100.8	160,727	8,906	105.9	219,371	11,102	105.3

◆ 貸倒償却・債権売却損の実額 / Total actual Credit losses and Sell receivables losses

単位: 百万円 / (¥ Million)

	2021/12	増減 Increase/Decrease	前年比% YOY Change (%)	2022/12	増減 Increase/Decrease	前年比% YOY Change (%)	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却・債権売却損 実額合計 Total actual credit losses and sell receivables losses	21,483	△ 3,102	87.4	21,189	△ 293	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)

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	— —

単位:10億円/(¥ Billion)

2022/12			
変動金利資産 Variable-rate assets	1,216	変動金利負債 Variable-rate liabilities	983 (1,013)
準固定金利資産 Semi fixed-rate assets	590	固定金利負債 Fixed-rate liabilities	1,686 (1,686)
固定金利資産 Fixed-rate assets	382	非金利負債 Non interest-bearing liabilities	483
非金利資産 Non interest-earning assets	1,449 (1,479)	資本 Shareholder's equity	483
資産合計 Total assets	3,637 (3,667)	負債・資本合計 Total liabilities and shareholder's equity	3,637 (3,667)

GAP額 GAP amount	△ 233 (△203)
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	210,777	101.6	228,500	108.4	71.5
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	47,143	110.2	51,500	109.2	16.1
不動産関連事業利益 Income from the real estate-related business	21,863	160.3	20,000	91.5	6.3
エンタテインメント事業利益 Income from the entertainment business	6,407	115.7	6,300	98.3	2.0
金融収益 Financial revenue	989	96.2	1,200	121.2	0.4
純収益合計 Total net revenue	299,017	105.8	319,500	106.9	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	69,000	131.8
当期利益 Profit attributable to owners of parent	35,375	97.9	47,000	132.9

◆ 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	5,322,000	110.3	58.9	142,500	108.4	53.8
カードキャッシング Cash advances	164,000	102.1	1.8	24,800	96.5	9.4
カード事業計 Credit card business total	5,486,000	110.1	60.7	167,300	106.4	63.1
証書ローン Member's Loan	610	64.5	0.0	300	74.4	0.1
プロセッシング・他社カード代行 Agency services	2,789,000	101.9	30.8	26,500	96.0	10.0
ペイメント関連 Payment-related	154,000	146.5	1.7	12,950	106.6	4.9
ペイメント事業計 Payment business total	8,429,610	107.7	93.2	207,050	104.9	78.1
リース 事業 Leases	122,000	107.8	1.3	12,090	101.5	4.6
信用保証 Credit guarantees	105,000	124.1	1.2	13,100	97.7	4.9
不動産担保ローン Mortgage loans	116,000	93.2	1.3	19,000	104.6	7.2
その他 Others	269,000	106.4	3.0	8,060	126.1	3.0
ファイナンス関連 Finance-related	385,000	102.0	5.7	27,060	110.2	10.2
ファイナンス事業計 Finance business total	490,000	106.1	6.9	40,160	105.8	15.2
金融収益 Financial revenue				5,700	109.9	2.1
合計 Total	9,041,610	107.6	100.0	265,000	105.0	100.0

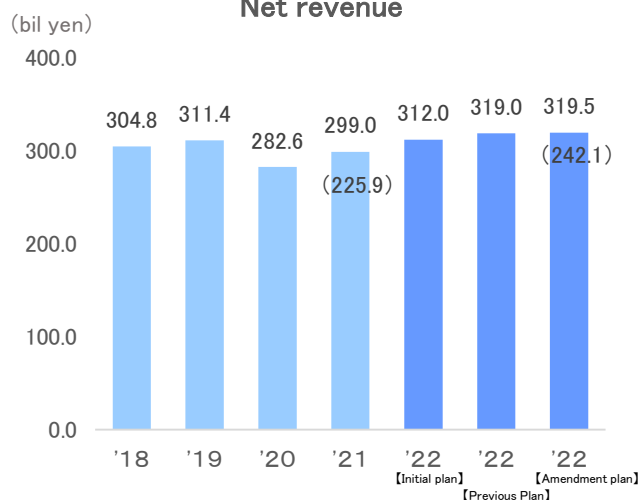
	2022/3	前年比% YOY Change (%)	2023/3	前年比% YOY Change (%)
販管費 SG&A expenses	219,371	105.3	219,400	100.0
金融費用 Financial costs	11,381	98.7	12,100	106.3
計 Total	230,752	105.0	231,500	100.3
営業利益 Operating income	21,663	68.8	33,500	154.6
経常利益 Ordinary income	30,421	80.0	44,000	144.6
当期純利益 Net income	21,909	73.2	28,500	130.1

◆ Business Results

() 3Q results

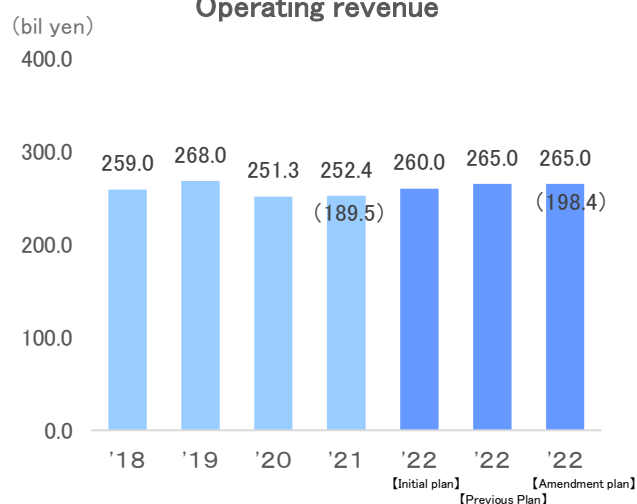
Consolidated

Net revenue

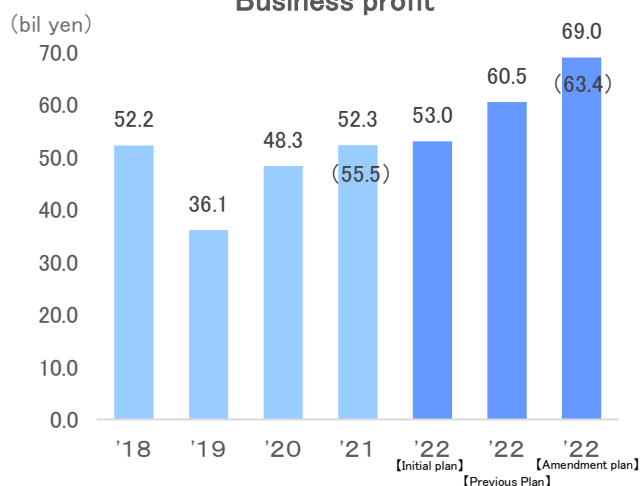


Non-consolidated

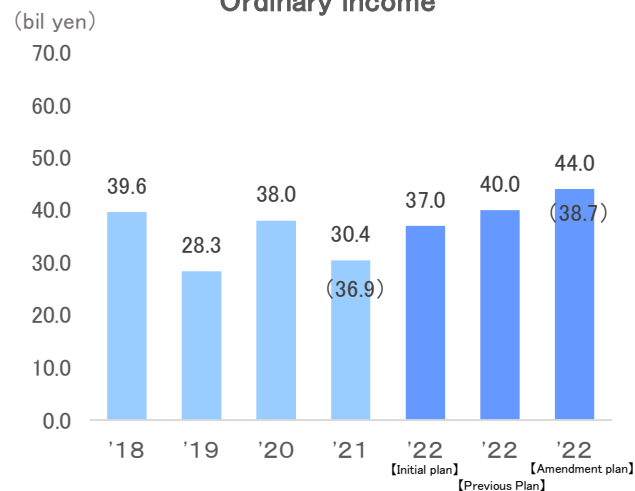
Operating revenue



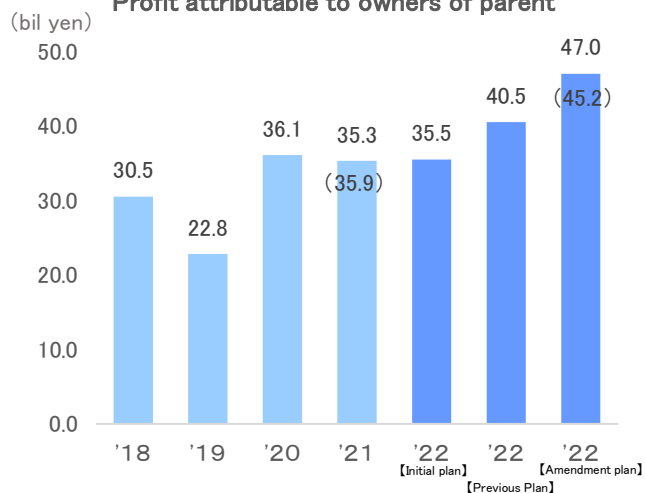
Business profit



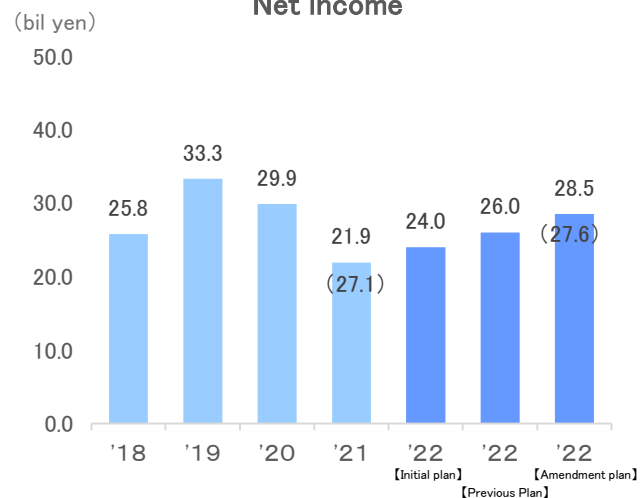
Ordinary income



Profit attributable to owners of parent

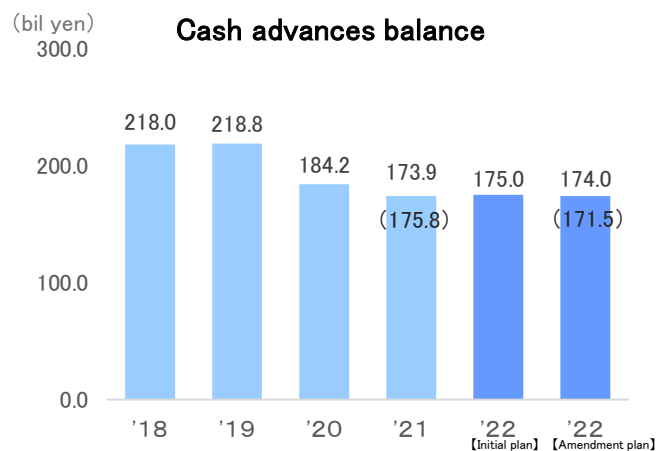
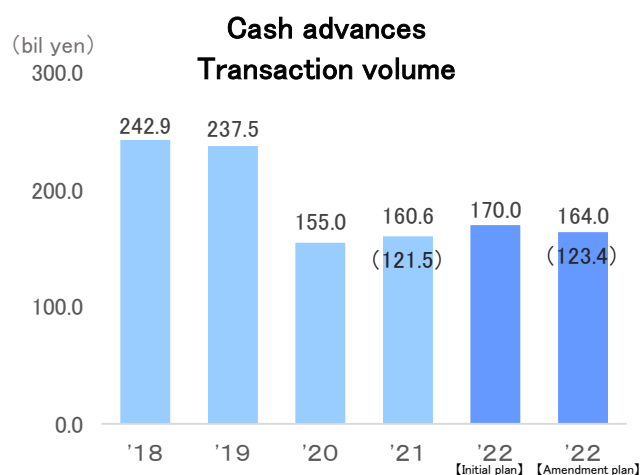
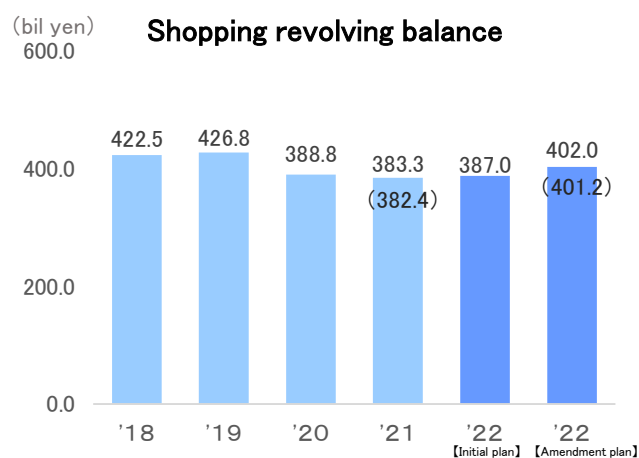
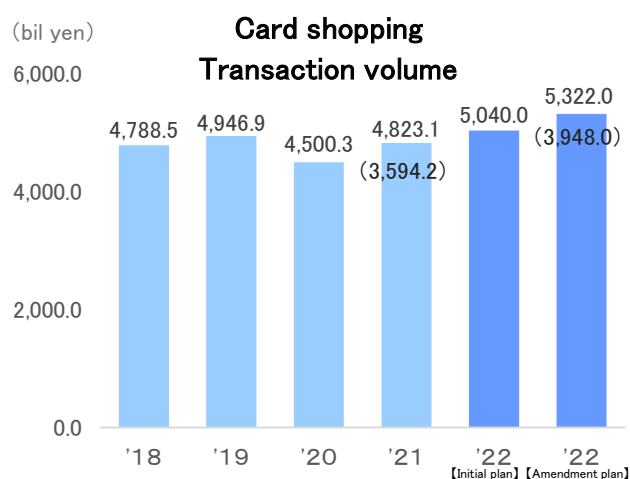
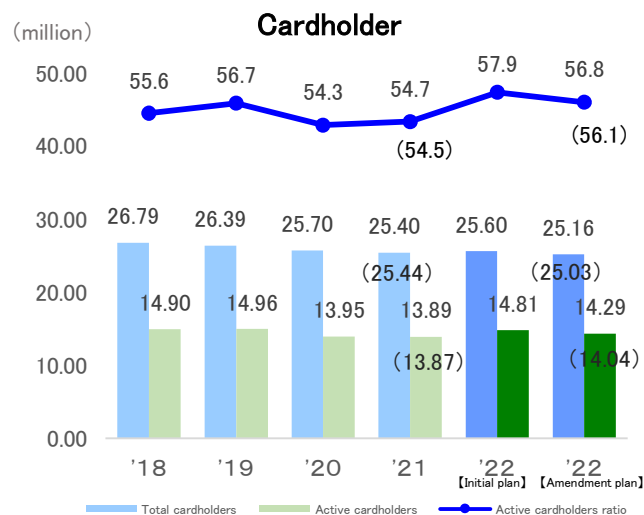
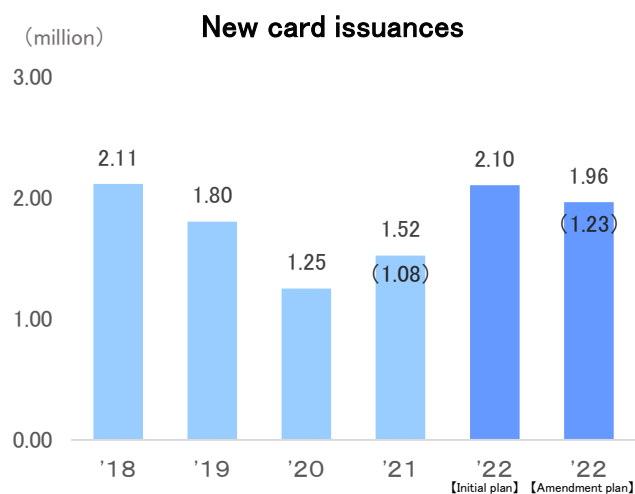


Net income

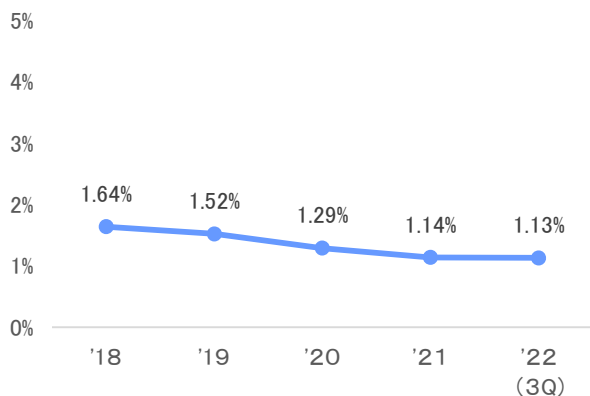


◆ Main Indices (Non-consolidated)

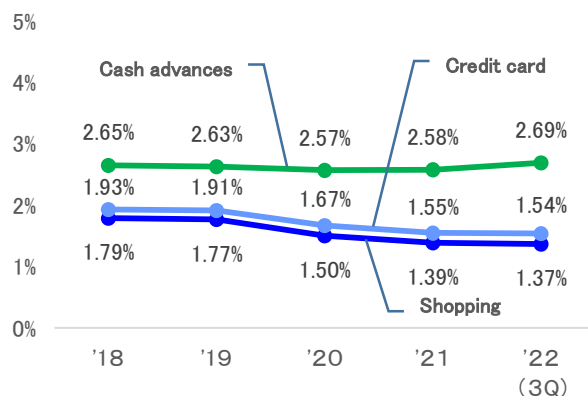
() 3Q results



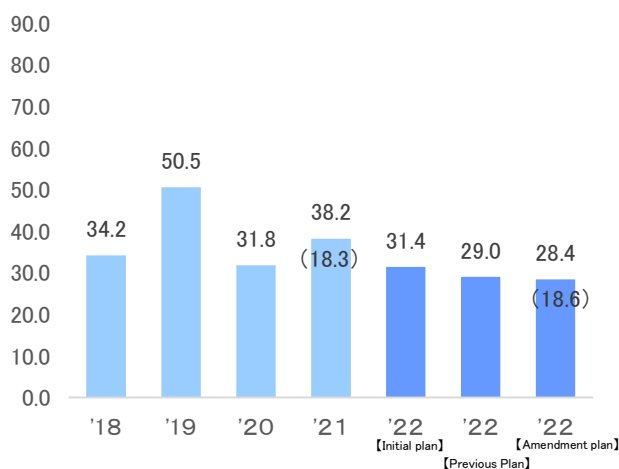
Delinquency over 90 days
(consolidated)



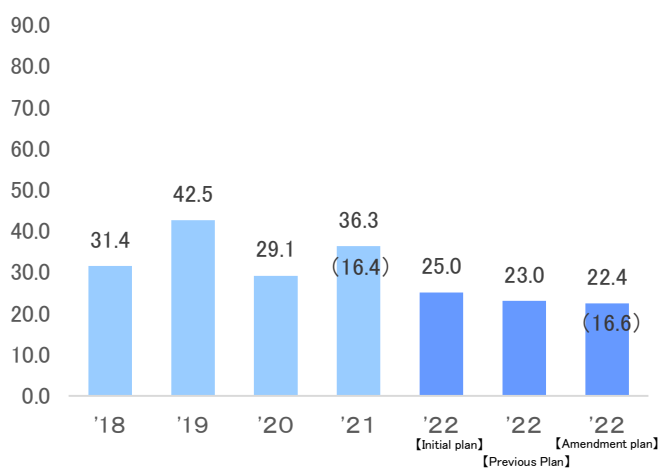
Delinquency over 90 days
(non-consolidated)



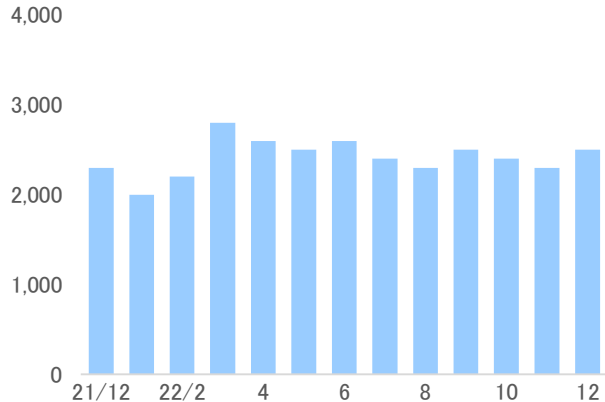
(bil yen) Credit cost (consolidated)



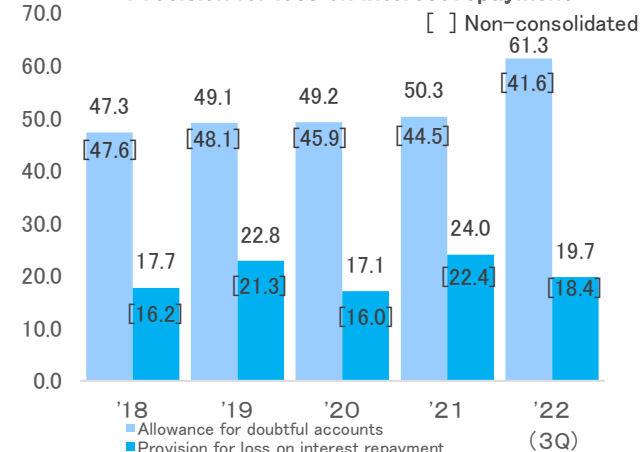
(bil yen) Credit cost (non-consolidated)



(number) New repayment claims

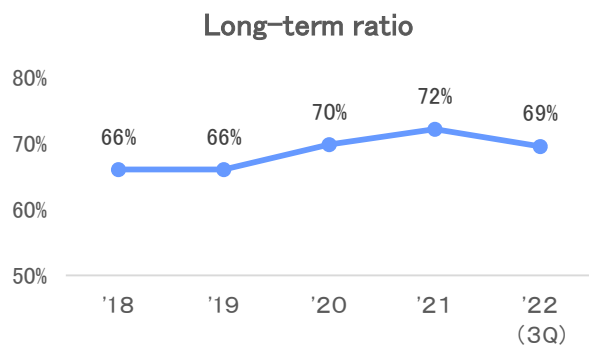
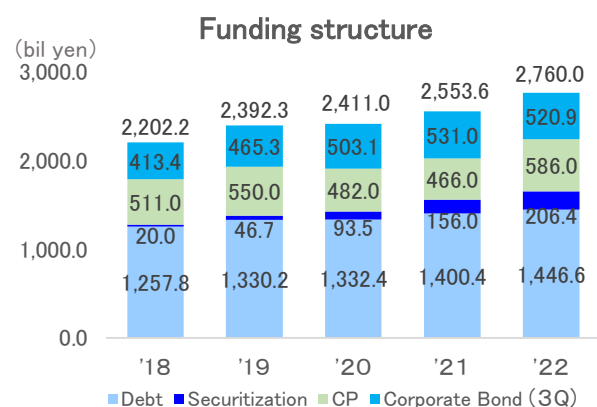
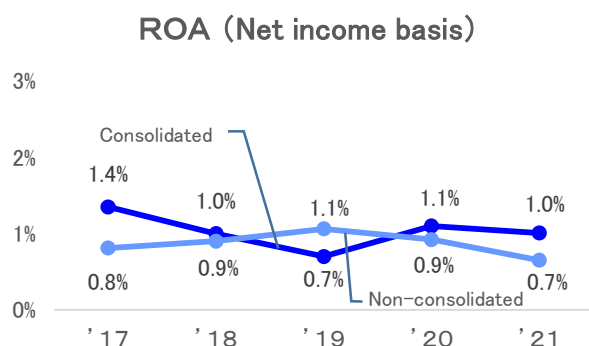
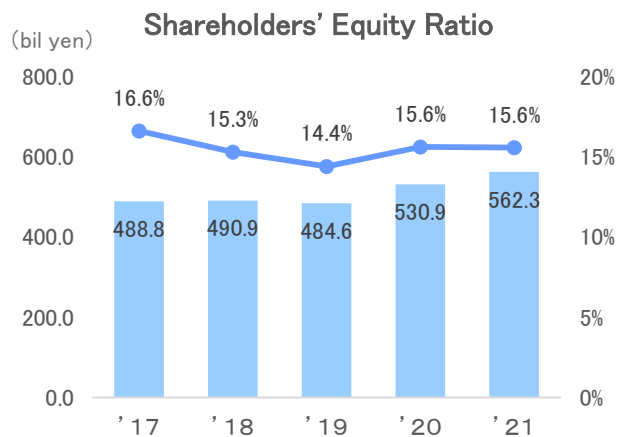


(bil yen) Allowance for doubtful accounts
Provision for loss on interest repayment

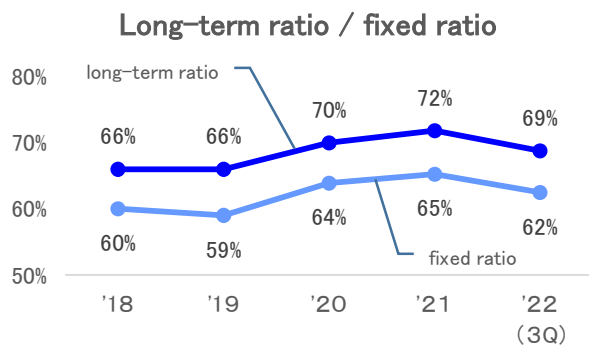
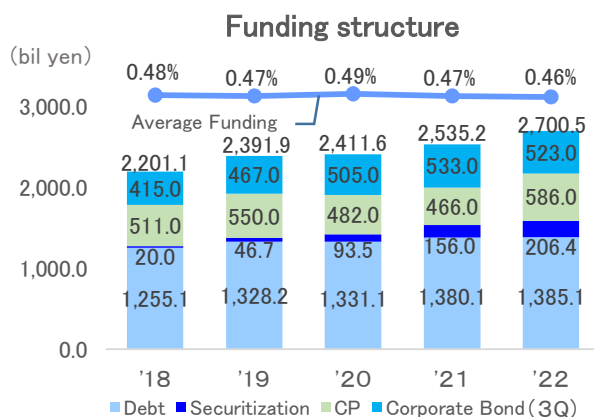
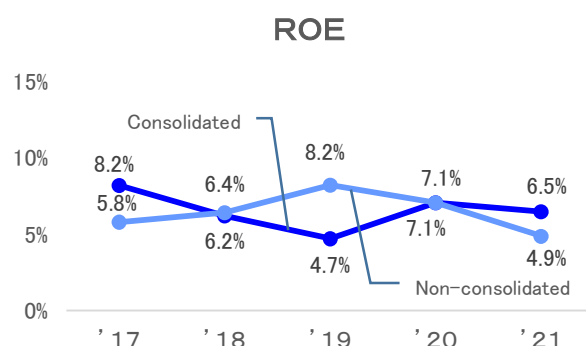
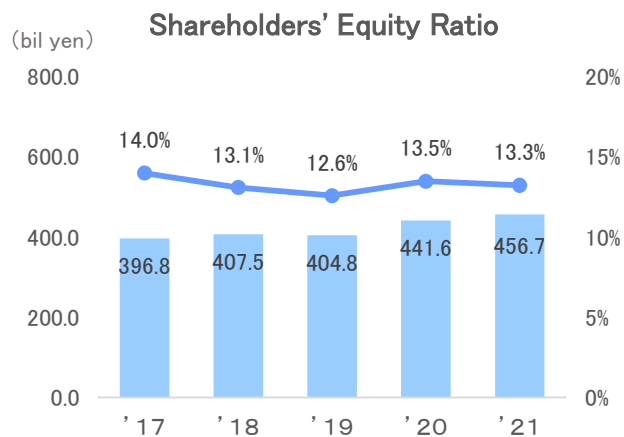


◆ Financial Indices

Consolidated



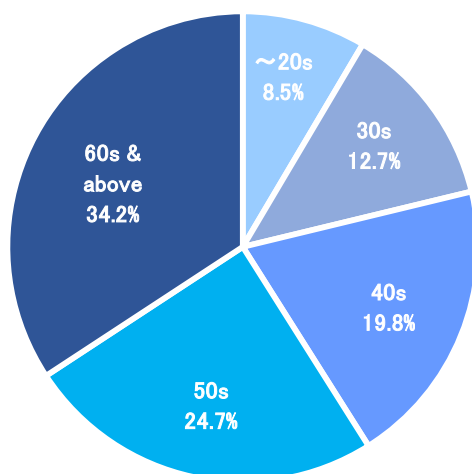
Non-consolidated



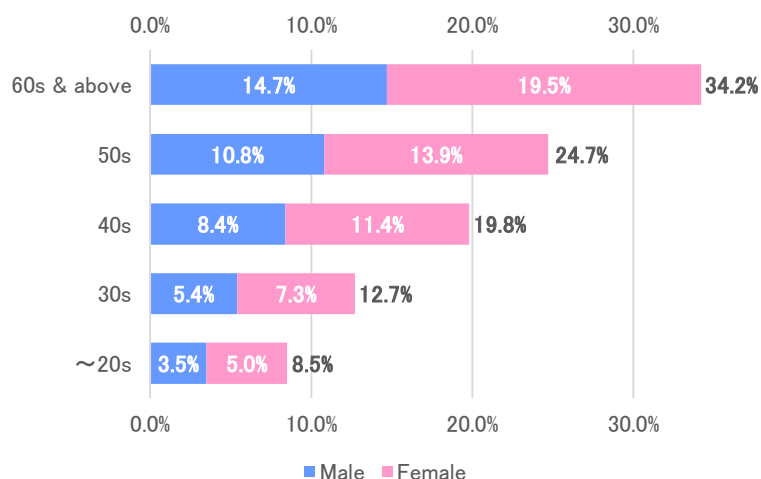
◆ Cardholders' attributes and usage trend

As of Mar. 31, 2022

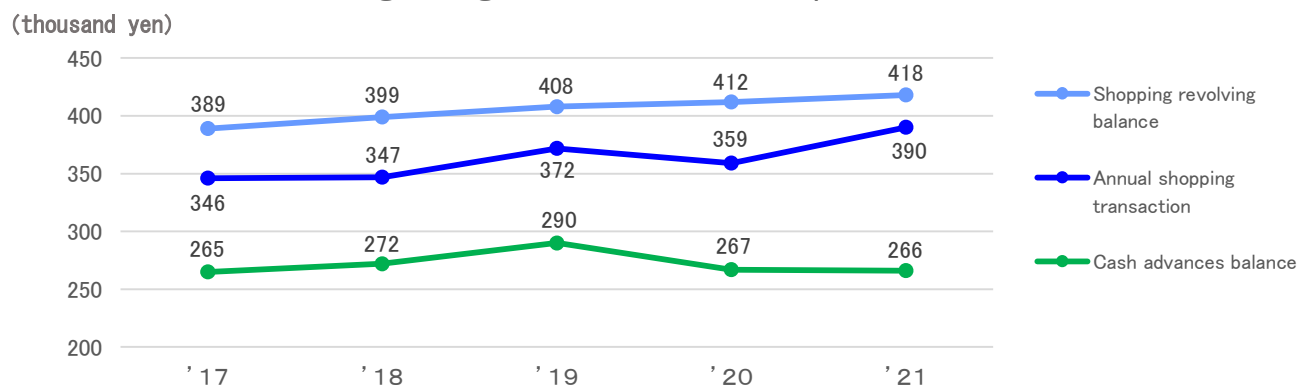
Cardholders by age



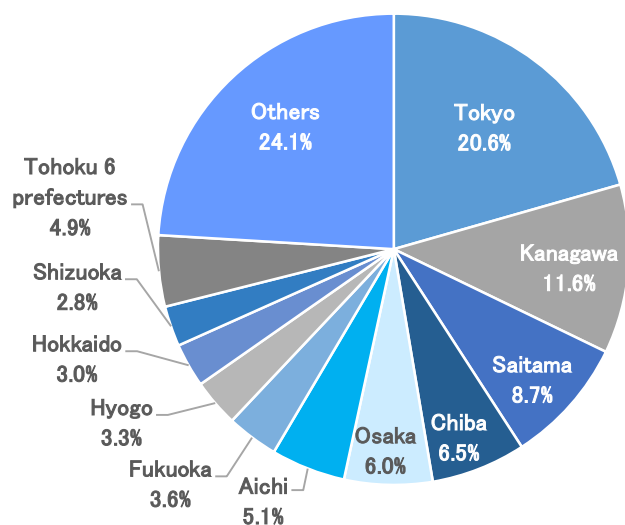
Cardholders by age and gender



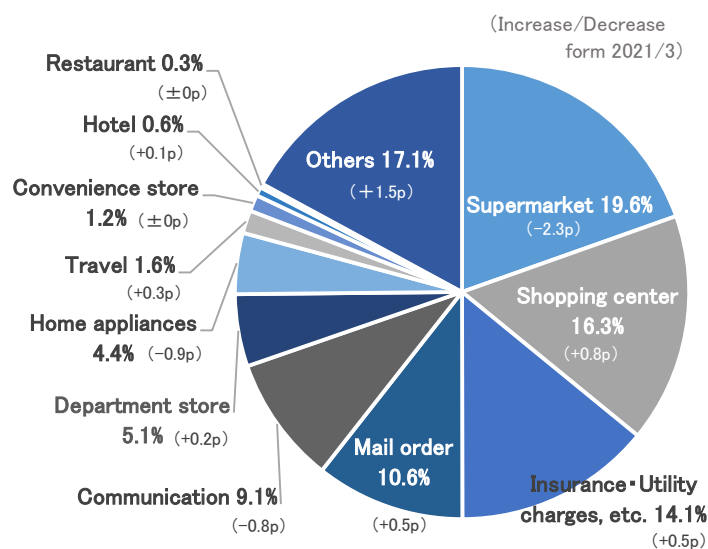
Average usage and credit balance per customer



Cardholders by prefecture



Shopping transaction volume by business type (Saison)



(参考) 貸借対照表 (2022年12月31日現在) ※単体

Balance Sheets (As of December 31, 2022) Non-Consolidated

CREDIT SAISON Co., Ltd.

(単位:百万円)

(Millions of yen)

Term				Term			
		2022年3月	2022年12月			2022年3月	2022年12月
		March, 2022	December, 2022			March, 2022	December, 2022
		増減				増減	
		Amount				Amount	
		Increase/Decrease				Increase/Decrease	
科 目	Item			科 目	Item		
(資産の部)	(Assets)			(負債の部)	(Liabilities)		
流動資産	Total Current assets	(3,039,090)	(3,229,102)	(190,012)	流動負債	Total Current liabilities	(1,213,752)
現金及び預金	Cash and deposits	80,545	82,430	1,884	買掛金	Accounts payable - trade	245,524
割賦売掛金	Accounts receivable - installment	1,253,849	1,361,981	108,132	短期借入金	Short-term borrowings	247,460
営業貸付金	operating loans	1,122,017	1,120,805	△ 1,211	関係会社短期借入金	Short-term loans payable to subsidiaries and associates	-
リース投資資産	Investments in leases	256,108	258,837	2,729	1年内返済予定の長期借入金	Current portion of long-term borrowings	133,480
営業投資有価証券	Operational investment securities	41,583	48,881	7,297	1年内返済予定の関係会社長期借入金	Current portion of long-term loans payable under securitized borrowings	300
商 品	Merchandise	113	1,246	1,132	1年内償還予定の社債	Current portion of bonds payable	55,000
貯 蔵 品	Supplies	1,387	1,319	△ 68	コマーシャル・ペーパー	Commercial papers	466,000
前払費用	Prepaid expenses	2,149	2,180	30	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	6,822
短期貸付金	Short-term loans receivable	515	952	436	リース債務	Lease obligations	364
関係会社短期貸付金	Short-term loans receivable from subsidiaries and associates	293,349	354,042	60,693	未払金	Accounts payable - other	3,691
未収入金	Accounts receivable - other	21,400	23,389	1,988	未払費用	Accrued expenses	20,416
その他の	Other	10,156	14,168	4,012	未払法人税等	Income taxes payable	8,663
貸倒引当金	Allowance for doubtful accounts	△ 44,087	△ 41,132	2,955	契約負債	contract liabilities	5,110
固定資産	Total non-current assets	(403,842)	(406,733)	(2,891)	預り金	Deposits received	6,979
有形固定資産	Total property, plant and equipment	(15,206)	(14,478)	△ 727	前受収益	Unearned revenue	730
建物 (純額)	Buildings, net	5,288	5,208	△ 80	賞与引当金	Provision for bonuses	2,202
車両運搬具 (純額)	Vehicles, net	0	0	△ 0	役員賞与引当金	Provision for bonuses for directors (and other officers)	70
器具備品 (純額)	Equipment, net	2,367	2,018	△ 349	利息返還損失引当金	Provision for loss on interest repayment	5,784
土地	Land	6,904	6,904	-	商品券回収損失引当金	Provision for loss on collecting gift tickets	132
リース資産 (純額)	Leased assets, net	632	331	△ 300	その他の	Other	5,018
建設仮勘定	Construction in progress	13	15	2	固定負債	Total non-current liabilities	(1,774,423)
無形固定資産	Total intangible assets	(147,937)	(138,630)	(△ 9,307)	社 債	Bonds payable	478,000
借地権	Leasehold interests in land	14	14	-	長期借入金	Long-term borrowings	999,219
ソフトウェア	Software	145,468	136,262	△ 9,206	債権流動化借入金	Long-term loans payable under securitized borrowings	149,266
リース資産	Leased assets	5	1	△ 4	リース債務	Lease obligations	335
ソフトウェア仮勘定	Software in progress	2,185	2,086	△ 98	契約負債	contract liabilities	2,140
その他の	Other	263	266	2	債務保証損失引当金	Provision for loss on guarantees	7,993
投資その他の資産	Total investments and other assets	(240,698)	(253,624)	(12,926)	ポイント引当金	Provision for point card certificates	118,368
投資有価証券	Investment securities	67,814	78,927	11,113	利息返還損失引当金	Provision for loss on interest repayment	16,650
関係会社株式	Shares of subsidiaries and associates	81,965	95,095	13,130	受入保証金	Guarantee deposits received	2,129
関係会社社債	Bonds of subsidiaries and associates	450	450	-	その他の	Other	320
出資金	Investments in capital	0	0	-	負債合計	Total Liabilities	2,988,176
関係会社出資金	Investments in capital of subsidiaries and associates	8,480	9,452	972	(純資産の部)	(Net assets)	
長期貸付金	Long-term loans receivable	10,513	10,076	△ 436	株主資本	Total shareholders' equity	(435,218)
関係会社長期貸付金	Long-term loans receivable from subsidiaries and associates	21,891	15,938	△ 5,953	1 資本金	Share capital	(75,929)
長期前払費用	Long-term prepaid expenses	7,121	6,611	△ 510	2 資本剰余金	Total Capital surplus	(84,036)
差入保証金	Guarantee deposits	2,769	2,833	63	(1) 資本準備金	Legal capital surplus	82,497
繰延税金資産	Deferred tax assets	34,475	28,895	△ 5,580	(2) その他資本剰余金	Other capital surplus	1,539
その他の	Other	5,678	5,849	171	3 利益剰余金	Total retained earnings	(337,705)
貸倒引当金	Allowance for doubtful accounts	△ 461	△ 506	△ 45	(1) 利益準備金	Legal retained earnings	3,020
繰延資産	Total deferred assets	(1,983)	(2,032)	(48)	(2) その他利益剰余金	Other retained earnings	334,685
社債発行費	Bond issuance cost	1,983	2,032	48	別途積立金	General reserve	297,455
					繰越利益剰余金	Retained earnings brought forward	37,230
					4 自己株式	Treasury shares	(△ 62,453)
					評価・換算差額等	Valuation and translation adjustments	(21,521)
					1 その他有価証券評価差額金	Valuation difference on available-for-sale securities	21,455
					2 繰延ヘッジ損益	Deferred gains or losses on hedges	65
					純資産合計	Total net assets	456,739
資産合計	Total assets	3,444,915	3,637,868	192,953	負債及び純資産合計	Total liabilities and net assets	3,444,915

(参考) 損 益 計 算 書 (2022年4月1日 ~ 2022年12月31日) ※単体

CREDIT SAISON Co., Ltd.

Statements of Income (From April 1, 2022 to December 31, 2022) Non-Consolidated

(単位: 百万円)

(Millions of yen)

科 目 Item	Term	2021年12月 (21/04-21/12)			2022年12月 (22/04-22/12)			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		148,363			155,930			7,566	105.1%
リース事業収益	Income from the leases business		8,932			9,033			101	101.1%
ファイナンス事業収益	Income from the finance business		28,408			29,006			598	102.1%
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	0	100.1%
金融収益	Financial revenue		3,823			4,427			603	115.8%
計	Total		189,545	100.0%		198,415	100.0%		8,869	104.7%
営 業 費 用	Operating expenses									
販売費及び一般管理費	Selling, general and administrative expenses		151,820	80.1%		160,727	81.0%		8,906	105.9%
金 融 費 用	Financial expenses		8,562	4.5%		8,742	4.4%		179	102.1%
計	Total		160,383	84.6%		169,469	85.4%		9,085	105.7%
営 業 利 益	Operating profit		29,161	15.4%		28,945	14.6%		△ 215	99.3%
営 業 外 収 益	Non-operating income		8,121	4.3%		9,955	5.0%		1,834	122.6%
営 業 外 費 用	Non-operating expenses		282	0.2%		126	0.1%		△ 156	44.8%
経 常 利 益	Ordinary profit		36,999	19.5%		38,774	19.5%		1,775	104.8%
特 別 利 益	Extraordinary income		1,824	1.0%		184	0.1%		△ 1,640	10.1%
特 別 損 失	Extraordinary losses		587	0.3%		111	0.1%		△ 476	18.9%
税引前四半期純利益	Profit before income taxes		38,237	20.2%		38,848	19.6%		611	101.6%
法人税、住民税及び事業税	Income taxes - current	9,375			9,099			△ 276		
法 人 税 等 調 整 額	Income taxes - deferred	1,735	11,111	5.9%	2,085	11,185	5.6%	350	73	100.7%
四半期純利益	Profit		27,125	14.3%		27,663	13.9%		537	102.0%

		2021年12月	2022年12月
自己資本比率	Equity ratio	13.14%	13.30%
総資産利益率	ROA	0.80%	0.78%
自己資本利益率	ROE	6.01%	5.88%

貸借対照表（2022年12月31日現在）
Balance Sheet (As of December 31, 2022)

(単位:百万円)

(Millions of yen)

Term		2022年3月	2022年12月	増減	Term		2022年3月	2022年12月	増減
		March, 2022	December, 2022	Increase/Decrease			March, 2022	December, 2022	Increase/Decrease
科 目	Items	金額 Amount			科 目	Items	金額 Amount		
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	96,679	104,082	7,402	流動負債	Current liabilities	182,238	189,379	7,140
現金及び預金	Cash and deposits	1,653	4,282	2,629	支払手形及び買掛金	Notes and accounts payable-trade	413	76	△ 336
受取手形及び営業未収入金	Trade notes and accounts receivable	116	226	110	短期借入金	Short-term loans payable	175,700	183,750	8,050
たな卸資産	Inventories	75,490	77,833	2,342	未払金・未払費用	Accounts payable - other and accrued expenses	885	519	△ 366
買取債権	Purchased receivables	19,531	21,583	2,052	預り保証金	Guarantee deposits	844	727	△ 117
求償債権	Guarantor's claims	—	—	—	その他	Other	4,395	4,306	△ 88
短期貸付金	Short-term loans receivable	22	22	△ 0					
その他	Other	2,094	2,398	304					
貸倒引当金	Allowance for doubtful accounts	△ 2,229	△ 2,265	△ 35					
					固定負債	Noncurrent liabilities	1,601	916	△ 685
固定資産	Noncurrent assets	105,855	110,005	4,149	瑕疵保証引当金	Provision for guarantees for defects	14	12	△ 2
有形固定資産	Property, plant and equipment	80,161	91,217	11,055	預り保証金	Guarantee deposited	1,006	901	△ 104
無形固定資産	Intangible assets	52	38	△ 13	その他	Other	580	2	△ 578
投資その他の資産	Investments and other assets	25,641	18,749	△ 6,891					
整理事業関連資産	Liquidation business assets	22,766	15,935	△ 6,830					
その他	Other	4,682	4,630	△ 52					
貸倒引当金	Allowance for doubtful accounts	△ 1,808	△ 1,817	△ 9					
					負 債 合 計	Total liabilities	183,839	190,295	6,455
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	18,695	23,792	5,097
					資本金	Share capital	50	50	—
					資本剰余金	Capital surplus	50	50	—
					利益剰余金	Retained earnings	18,595	23,692	5,097
					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	18,695	23,792	5,097
資 産 合 計	Total assets	202,535	214,088	11,552	負 債 純 資 産 合 計	Total liabilities and net assets	202,535	214,088	11,552

損益計算書（2022年4月1日～2022年12月31日）

Statement of Income (April 1, 2022 to December 31, 2022)

(単位: 百万円)

(Millions of yen)

Term		2021年12月 (21/04－21/12)	2022年12月 (22/04－22/12)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	30,350	26,443	△ 3,906
売上原価	Cost of sales	17,502	14,903	△ 2,598
売上総利益	Gross profit	12,848	11,540	△ 1,307
販売費及び一般管理費	Selling, general and administrative expenses	5,622	5,859	237
営業利益	Operating profit	7,226	5,680	△ 1,545
営業外収益	Non-operating income	4,024	3,811	△ 213
営業外費用	Non-operating expenses	1,902	2,076	174
経常利益	Ordinary profit	9,348	7,414	△ 1,933
特別利益	Extraordinary income	2,242	9	△ 2,232
特別損失	Extraordinary loss	346	38	△ 307
分配前税金等調整前四半期純利益	Profit before dividends distribution, income taxes	11,244	7,386	△ 3,858
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	11,244	7,386	△ 3,858
法人税等	Income taxes	2,982	2,289	△ 692
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	8,262	5,097	△ 3,165

◆ セグメント別業績概況 / Results by Business Segment

単位: 百万円 / (¥ Million)

	純収益 Net Revenue			事業利益 Business profit		
	2021/12	2022/12	前年比% YOY Change (%)	2021/12	2022/12	前年比% YOY Change (%)
ペイメント Payment	159,017	172,352	108.4	22,324	28,466	127.5
リース Leases	8,880	9,009	101.5	4,199	3,760	89.6
ファイナンス Finance	34,625	37,710	108.9	15,937	17,297	108.5
不動産関連 Real estate-related	20,076	19,997	99.6	12,852	12,355	96.1
エンタテインメント Entertainment	4,834	4,675	96.7	222	1,061	476.8
計 Total	227,435	243,746	107.2	55,535	62,941	113.3
セグメント間取引 Inter-segment transactions	△1,509	△1,641	—	15	482	—
連結 Consolidated	225,926	242,104	107.2	55,551	63,423	114.2