

2023年3月期 決算資料

Reference Materials for the year ended March 31, 2023

2023年 5月 15日
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広報室

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CREDIT SAISON CO., LTD.

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◆ 取扱高の実績 / Total Transaction Volume

単位:百万円/(¥ Million)

	2022/3	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	4,823,174	107.2	57.4	5,287,073	109.6	58.3
カードキャッシング Cash advances	160,622	103.6	1.9	164,720	102.6	1.8
カード事業計 Credit card business total	4,983,796	107.1	59.3	5,451,794	109.4	60.1
証書ローン Member's Loan	946	127.9	0.0	720	76.1	0.0
プロセッシング・他社カード代行 Agency services	2,737,512	104.9	32.6	2,894,900	105.7	31.9
ペイメント関連 Payment-related	105,103	143.1	1.3	152,094	144.7	1.7
ペイメント事業計 Payment business total	7,827,359	106.7	93.2	8,499,509	108.6	93.7
リース事業 Leases	113,159	98.5	1.3	126,631	111.9	1.4
信用保証 Credit guarantees	84,586	120.4	1.0	98,914	116.9	1.1
不動産担保ローン Mortgage loans	124,417	87.8	1.5	122,539	98.5	1.4
その他 Others	252,894	92.0	3.0	218,676	86.5	2.4
ファイナンス関連 Finance-related	377,311	90.6	4.5	341,215	90.4	3.8
ファイナンス事業計 Finance business total	461,898	94.9	5.5	440,130	95.3	4.9
その他の事業 Other businesses	25	100.2	0.0	26	104.1	0.0
取扱高合計 Total volume of transactions	8,402,442	105.8	100.0	9,066,297	107.9	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)

	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)	2023/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit card-related shopping services	1,066,529	51,502	105.1	1,153,547	87,017	108.2
(内 リボルビング) (shopping revolving included)	383,312	△ 5,498	98.6	409,073	25,760	106.7
カードキャッシング Cash advances	173,993	△ 10,282	94.4	172,819	△ 1,173	99.3
カード事業計 Credit card business total	1,240,522	41,219	103.4	1,326,367	85,844	106.9
証書ローン Member's Loan	3,159	△ 559	85.0	2,589	△ 569	82.0
プロセッシング・他社カード代行 Agency services	101,350	6,184	106.5	106,401	5,051	105.0
ペイメント関連 Payment-related	280 (142,392)	△ 265 (57,275)	51.4 (167.3)	295 (229,772)	15 (87,379)	105.5 (161.4)
ペイメント事業計 Payment business total	1,345,312 (1,487,424)	46,580 (104,121)	103.6 (107.5)	1,435,654 (1,665,131)	90,341 (177,706)	106.7 (111.9)
リース事業 Leases	72,307	565	100.8	76,482	4,175	105.8
信用保証 Credit guarantee	1,110 (220,260)	△ 74 (△ 6,950)	93.7 (96.9)	1,118 (231,063)	7 (10,802)	100.7 (104.9)
不動産担保ローン Mortgage loans	764,235	36,122	105.0	727,665	△ 36,569	95.2
その他 Others	197,313	38,306	124.1	214,217	16,903	108.6
ファイナンス関連 Finance-related	961,549	74,605	108.4	941,883	△ 19,666	98.0
ファイナンス事業計 Finance business total	962,659 (1,181,809)	74,531 (67,655)	108.4 (106.1)	943,001 (1,172,946)	△ 19,658 (△ 8,863)	98.0 (99.3)
割賦売掛金・営業貸付金等残高計 Accounts receivable - installment, Operating loans, etc.	2,380,279 (2,741,541)	121,677 (172,342)	105.4 (106.7)	2,455,139 (2,914,560)	74,859 (173,018)	103.1 (106.3)
リース投資資産 Investments in leases	256,108	△ 3,856	98.5	262,297	6,189	102.4

◆ () は、保証残高(偶発債務)を含む。

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

■ 債権流動化分を含む場合の残高

ショッピング-億円(1回払い)

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

単位: 百万円 / (¥ Million)

	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)	2023/3	増減 Increase/Decrease	前年比% YOY Change (%)
カードショッピング Credit card-related shopping services	1,066,529	51,502	105.1	1,153,547	87,017	108.2

◆ 営業収益の実績 / Operating Revenue

単位: 百万円 / (¥ Million)

	2022/3	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	131,486	100.1	52.1	142,253	108.2	53.5
カードキャッシング Cash advances	25,694	90.8	10.2	24,344	94.7	9.1
カード事業計 Credit card business total	157,180	98.5	62.3	166,598	106.0	62.6
証書ローン Member's Loan	403	85.4	0.2	323	80.2	0.1
プロセッシング・他社カード代行 Agency services	27,598	100.1	10.9	27,376	99.2	10.3
ペイメント関連 Payment-related	12,150	110.0	4.8	14,269	117.4	5.4
ペイメント事業計 Payment business total	197,332	99.3	78.2	208,567	105.7	78.4
リース Leases	11,907	96.9	4.7	12,102	101.6	4.5
信用保証 Credit guarantees	13,406	89.7	5.3	13,194	98.4	5.0
不動産担保ローン Mortgage loans	18,166	122.0	7.2	20,286	111.7	7.6
その他 Others	6,393	107.1	2.5	5,932	92.8	2.2
ファイナンス関連 Finance-related	24,560	117.7	9.7	26,218	106.8	9.9
ファイナンス事業計 Finance business total	37,966	106.0	15.0	39,413	103.8	14.8
その他の事業 Other business	23	100.2	0.0	24	104.1	0.0
金融収益 Financial revenue	5,187	116.6	2.1	5,995	115.6	2.3
営業収益計 Total operating revenue	252,416	100.4	100.0	266,103	105.4	100.0

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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.

	2022/3	前年比% YOY Change (%)	構成比% % of Total	2023/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	74,004	104.2	56.3	83,332	112.6	58.6
リボ残高収益 Revenues from Revolving Credit	48,163	94.2	36.6	48,978	101.7	34.4
年会費 Annual membership Fees	9,318	101.4	7.1	9,943	106.7	7.0
合計 Total	131,486	100.1	100.0	142,253	108.2	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)

	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)	2023/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	39,393	2,863	107.8	46,998	7,605	119.3
貸倒引当金繰入額 Provision of allowance for doubtful accounts	18,923	△ 4,056	82.3	17,214	△ 1,708	91.0
利息返還損失引当金繰入額 Provision for loss on interest repayment	12,719	12,719	—	0	△ 12,719	0.0
債務保証損失引当金繰入額 Provision for loss on guarantees	4,665	△ 1,458	76.2	6,041	1,376	129.5
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)	365	△ 38	90.4	392	27	107.6
従業員給料・賞与及び賞与引当金繰入額 Employees' salaries and bonuses Provision for bonuses	28,005	66	100.2	30,743	2,737	109.8
福利厚生費 他 Welfare expenses, Others	5,434	20	100.4	5,709	274	105.1
人件費計 Personnel expenses	33,804	48	100.1	36,844	3,040	109.0
通信交通費 Communication and transportation expenses	7,996	△ 708	91.9	7,645	△ 351	95.6
租税公課 Taxes and dues	7,289	97	101.4	7,462	172	102.4
賃借料 Rent expenses	2,238	0	100.0	2,081	△ 157	93.0
取扱手数料 Transaction Volume fees	26,499	1,072	104.2	30,051	3,551	113.4
システム関連費用 System related expenses	16,392	△ 740	95.7	16,005	△ 386	97.6
その他 Others	21,073	△ 512	97.6	20,737	△ 335	98.4
支払手数料計 Commission expenses	63,965	△ 179	99.7	66,794	2,829	104.4
減価償却費 Depreciation	20,311	1,090	105.7	21,577	1,265	106.2
その他 Others	8,064	685	109.3	8,852	788	109.8
合計 Total	219,371	11,102	105.3	221,512	2,141	101.0

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

	2022/3	増減 Increase/Decrease	前年比% YOY Change (%)	2023/3	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	27,433	△ 5,301	83.8	28,216	782	102.9

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

単位: 10億円 / (¥ Billion)

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)

2023/3			
変動金利資産 Variable-rate assets	1,245	変動金利負債 Variable-rate liabilities	873 (873)
準固定金利資産 Semi fixed-rate assets	598	固定金利負債 Fixed-rate liabilities	1,839 (1,839)
固定金利資産 Fixed-rate assets	386	非金利負債 Non interest-bearing liabilities	465
非金利資産 Non interest-earning assets	1,433 (1,433)	資本 Shareholder's equity	485
資産合計 Total assets	3,664 (3,664)	負債・資本合計 Total liabilities and shareholder's equity	3,664 (3,664)

GAP額 GAP amount	△ 372 (△372)
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				
	2023/3	前年比% YOY Change (%)	2024/3	前年比% YOY Change (%)	構成比% % of Total
ペイメント事業収益 Revenue from the payment business	229,336	108.8	259,000	112.9	72.8
リース事業収益 Revenue from the leases business	12,048	101.8	12,300	102.1	3.5
ファイナンス事業収益 Revenue from the finance business	50,754	107.7	55,600	109.5	15.6
不動産関連事業利益 Income from the real estate-related business	23,406	107.1	22,100	94.4	6.2
エンタテインメント事業利益 Income from the entertainment business	6,214	97.0	6,300	101.4	1.8
金融収益 Financial revenue	877	88.7	700	79.8	0.2
純収益合計 Total net revenue	322,638	107.9	356,000	110.3	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。

	2023/3	前年比% YOY Change (%)	2024/3	前年比% YOY Change (%)
事業利益 Business profit	60,977	116.5	70,000	114.8
当期利益 Profit attributable to owners of parent	43,599	123.2	49,000	112.4

◆ 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		
	2024/3	前年比% YOY Change (%)	構成比% % of Total	2024/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング Credit card-related shopping services	5,714,000	108.1	59.8	150,970	106.1	54.1
カードキャッシング Cash advances	167,000	101.4	1.7	24,900	102.3	8.9
カード事業計 Credit card business total	5,881,000	107.9	61.6	175,870	105.6	63.0
証書ローン Member's Loan	480	66.7	0.0	300	92.9	0.1
プロセッシング・他社カード代行 Agency services	2,867,000	99.0	30.0	26,300	96.1	9.4
ペイメント関連 Payment-related	209,000	137.4	2.2	15,020	105.3	5.4
ペイメント事業計 Payment business total	8,957,480	105.4	93.8	217,490	104.3	78.0
リース 事業 Leases	124,000	97.9	1.3	12,310	101.7	4.4
信用保証 Credit guarantees	132,000	133.4	1.4	13,900	105.4	5.0
不動産担保ローン Mortgage loans	117,000	95.5	1.2	21,600	106.5	7.7
その他 Others	218,000	99.7	2.3	7,500	126.4	2.7
ファイナンス関連 Finance-related	335,000	98.2	5.7	29,100	111.0	10.4
ファイナンス事業計 Finance business total	467,000	106.1	6.9	43,000	109.1	15.4
金融収益 Financial revenue				6,200	103.4	2.1
合計 Total	9,548,480	105.3	100.0	279,000	104.8	100.0

	2023/3	前年比% YOY Change (%)	2024/3	前年比% YOY Change (%)
販管費 SG&A expenses	221,512	101.0	224,400	101.3
金融費用 Financial costs	11,923	104.7	15,600	130.8
計 Total	233,435	101.2	240,000	102.8
営業利益 Operating income	32,668	150.8	39,000	119.4
経常利益 Ordinary income	43,424	142.7	45,500	104.8
当期純利益 Net income	34,220	156.2	32,000	93.5

(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

		2021年度実績 Fiscal 21 Actual	2022年度実績 Fiscal 22 Actual	2023年度見込 Fiscal 23 Estimate	事業内容・他 Business & others
■連結子会社 Consolidated Subsidiaries					
単位: 百万円 / (¥ Million)					
㈱アトリウム グループ ※1 Atrium Group 直接保有割合 % ownership 100.0% (グループ議決権保有割合 % own by GS-group) (100.0%)	総 資 産 Total Assets	202,535	224,077		< Comprehensive Real Estate Business > ~Engages in an array of real estate-related work centering on 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.
	純 資 産 Shareholders' Equity	18,695	24,393		
	負 債 Liabilities	183,839	199,683		
	営 業 収 益 Operating Revenue ※2	14,878	15,685	19,100	
	経 常 利 益 Ordinary Income	8,788	8,003	9,100	
	当 期 利 益 Net Income	8,264	5,697	13,260	
㈱セゾンファンデックス SAISON FUNDEX CORPORATION 100.0% (100.0%)	総 資 産 Total Assets	159,019	221,927		< 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	26,916	31,107		
	負 債 Liabilities	132,103	190,819		
	営 業 収 益 Operating Revenue	12,295	15,267	17,210	
	経 常 利 益 Ordinary Income	5,131	7,214	7,700	
	当 期 利 益 Net Income	3,559	5,020	5,330	
㈱コンチェルト Concerto Inc. 99.7% (100.0%)	総 資 産 Total Assets	41,302	41,053		< Amusement Facilities Business, Real Estate Leasing Business > ~In the Amusement Facilities Business, the Group manages 18 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	34,325	34,875		
	負 債 Liabilities	6,977	6,177		
	営 業 収 益 Operating Revenue ※2	8,012	7,900	8,000	
	経 常 利 益 Ordinary Income	1,103	1,248	810	
	当 期 利 益 Net Income	762	550	580	
ジェービーエヌ債権回収㈱ ※3 JPN COLLECTION SERVICE CO., LTD. 0.0% (100.0%)	総 資 産 Total Assets	4,171	4,976		< Debt Collection Business > ~JPN COLLECTION SERVICE CO., LTD. is engaged in debt collection agency, debt purchasing and research business.
	純 資 産 Shareholders' Equity	3,432	3,644		
	負 債 Liabilities	738	1,332		
	営 業 収 益 Operating Revenue	4,236	4,956	5,270	
	経 常 利 益 Ordinary Income	790	831	870	
	当 期 利 益 Net Income	476	378	600	
㈱セゾンパーソナルプラス Saison Personalplus Co., Ltd. 100.0% (100.0%)	総 資 産 Total Assets	3,811	3,907		< Temporary Staffing Business > ~Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business.
	純 資 産 Shareholders' Equity	3,417	3,450		
	負 債 Liabilities	393	456		
	営 業 収 益 Operating Revenue	2,994	3,136	3,540	
	経 常 利 益 Ordinary Income	111	118	50	
	当 期 利 益 Net Income	88	32	30	
Kisetsu Saison Finance (India) Pvt. Ltd. 74.8% (100.0%)	総 資 産 Total Assets	38,911	110,510		< Digital lending operations in India > ~Established in June 2018 ~Operates a digital lending business funding small and medium-sized companies and individual clients. ~Partners with startups and NBFCs (non-bank finance companies) with lending expertise, to quickly expand businesses over a wide range of domains.
	純 資 産 Shareholders' Equity	18,279	28,673		
	負 債 Liabilities	20,633	81,837		
	純 収 益 Net Revenue	2,253	9,991		
	事 業 利 益 Business Profit	613	1,793		
	当 期 利 益 Net Income	457	1,339		

※1...Atrium Co., Ltd., change its trade name to Saison Realty Co., Ltd. on April 1, 2023

※2...For Atrium Group and Concerto, gross profit (※1) is shown after deducting the cost from the amount of sales.

※3...At the Board of Directors meeting held on July 14, 2022, we resolved to acquire the shares of Saison-Partners Corporation, which was established by JPN COLLECTION SERVICE CO., LTD. on August 1, 2022 as the effective date through a share transfer. We made it a 100% subsidiary of our company on that date.

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

2021年度実績 2022年度実績 2023年度見込
Fiscal 21 Fiscal 22 Fiscal 23
Actual Actual Estimate

事業内容・他
Business & others

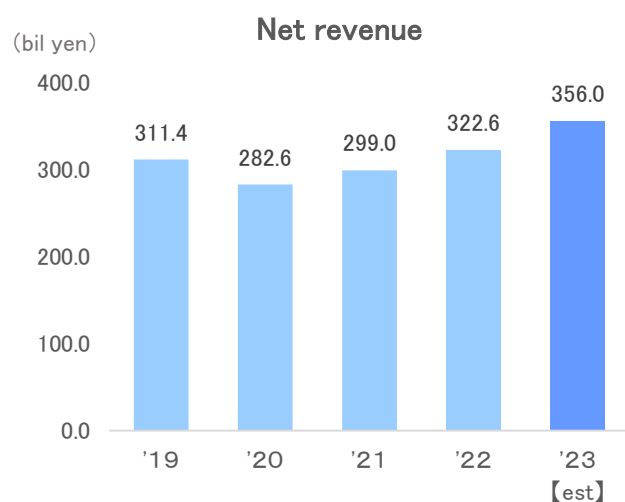
■持分法適用会社 = 関連会社 **Affiliates Account For By the Equity Method**

単位: 百万円 / (¥ Million)

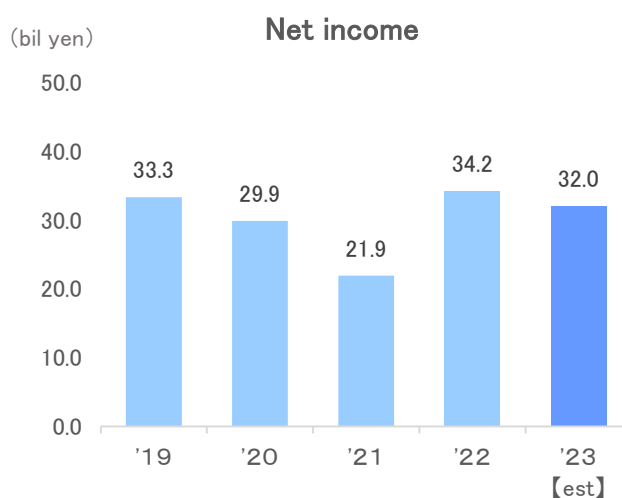
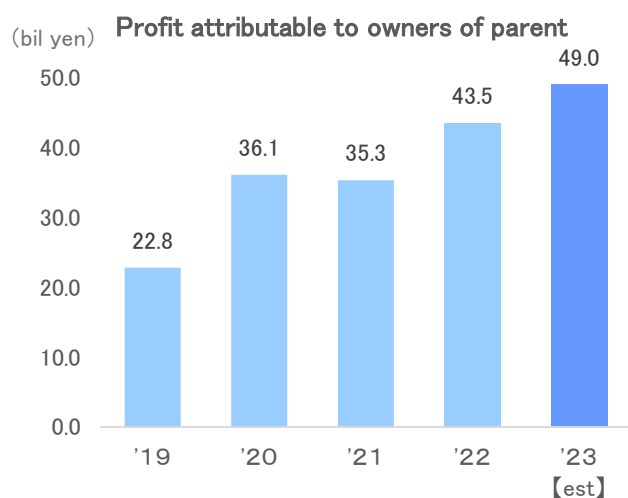
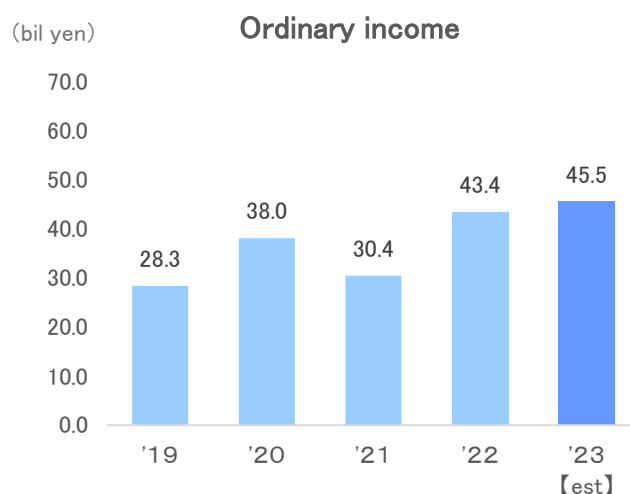
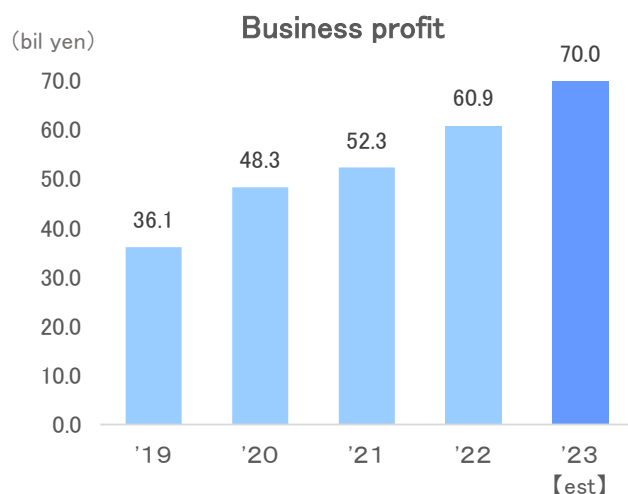
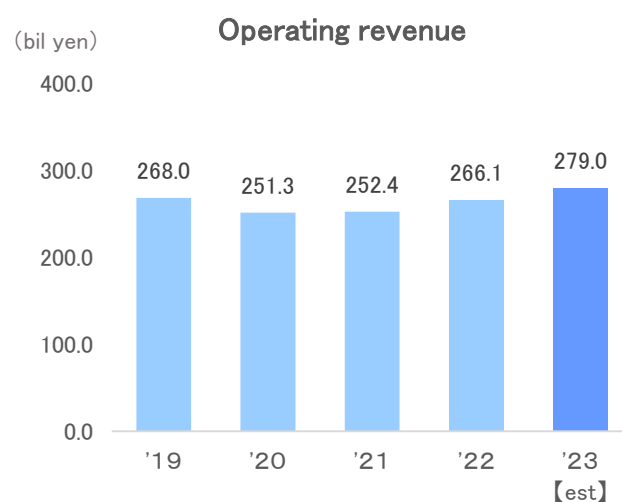
出光クレジット㈱ IDEMITSU CREDIT CO., LTD.	総 資 産	Total Assets	208,185	213,362	/	< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	36,604	38,772		-Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased.
	負 債	Liabilities	171,581	174,589		-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.
	営 業 収 益	Operating Revenue	23,626	25,171		-The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.
	経 常 利 益	Ordinary Income	1,105	3,267		-April 2021: The service and design of Idemitsu Card Mado Plus was revised. Renewal to apollo station card.
	当 期 利 益	Net Income	922	2,261		
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	134,330	144,739	/	< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	39,047	40,673		-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.
	負 債	Liabilities	95,283	104,065		-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.
	営 業 収 益	Operating Revenue	17,292	15,794		
	経 常 利 益	Ordinary Income	2,893	3,796		
	当 期 利 益	Net Income	1,873	2,467		
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	113,161	123,950	/	< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	43,473	45,088		-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.
	負 債	Liabilities	69,688	78,861		-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.
	営 業 収 益	Operating Revenue	20,145	21,257		
	経 常 利 益	Ordinary Income	4,378	5,142		
	当 期 利 益	Net Income	2,854	3,357		
30.5% (30.5%)						
りそなカード㈱ Resona Card Co., Ltd.	総 資 産	Total Assets	89,812	95,046	/	< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	35,724	37,120		-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%.
	負 債	Liabilities	54,088	57,926		Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services.
	営 業 収 益	Operating Revenue	15,358	16,508		
	経 常 利 益	Ordinary Income	1,723	1,936		
	当 期 利 益	Net Income	1,208	1,339		
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	43,265	45,352	/	< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	1,254	2,198		-Nov. 2006: Joint venture with Daiwa House Industry
	負 債	Liabilities	42,011	43,153		-May 2007: Issued the Daiwa Saison Card and ran a point program for each facility under the Daiwa House Group.
	営 業 収 益	Operating Revenue	3,925	4,039		-Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations.
	経 常 利 益	Ordinary Income	198	553		-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.
	当 期 利 益	Net Income	196	944		
30.0% (30.0%)						
㈱セゾン情報システムズ Saison Information Systems Co., Ltd.	総 資 産	Total Assets	20,833	21,299	/	< Information Service Industry >
	純 資 産	Shareholders' Equity	14,748	14,742		-Financial IT service business, retail integrated solution business, Data platform business, and HULFT business providing telecommunications middleware sales and solutions.
	負 債	Liabilities	6,085	6,556		
	営 業 収 益	Operating Revenue	10,020	9,266		
	経 常 利 益	Ordinary Income	2,943	2,223		
	当 期 利 益	Net Income	2,051	1,440		
46.8% (46.8%)						
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd	総 資 産	Total Assets	15,028	14,402	/	< Credit Card Service Industry >
	純 資 産	Shareholders' Equity	2,431	2,535		-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.
	負 債	Liabilities	12,596	11,867		-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.
	営 業 収 益	Operating Revenue	2,401	2,356		-February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.
	経 常 利 益	Ordinary Income	92	162		
	当 期 利 益	Net Income	55	103		
50.0% (50.0%)						
㈱イープラス eplus inc.	総 資 産	Total Assets	/	/	/	< Ticket Selling Industry >
	純 資 産	Shareholders' Equity				-A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc.
	負 債	Liabilities				"e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
	営 業 収 益	Operating Revenue				
	経 常 利 益	Ordinary Income				
	当 期 利 益	Net Income				
50.0% (50.0%)						

◆ Business Results

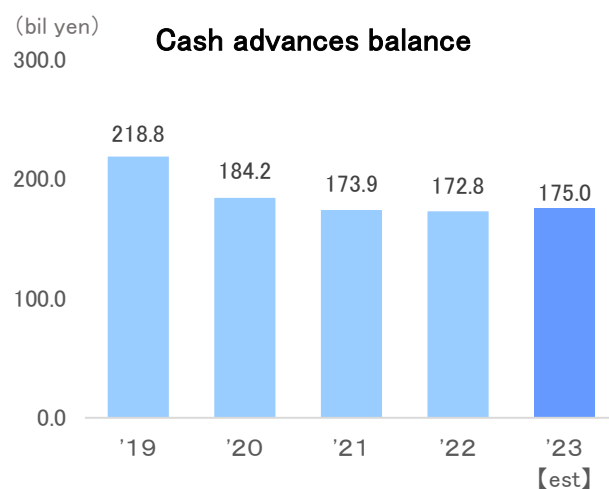
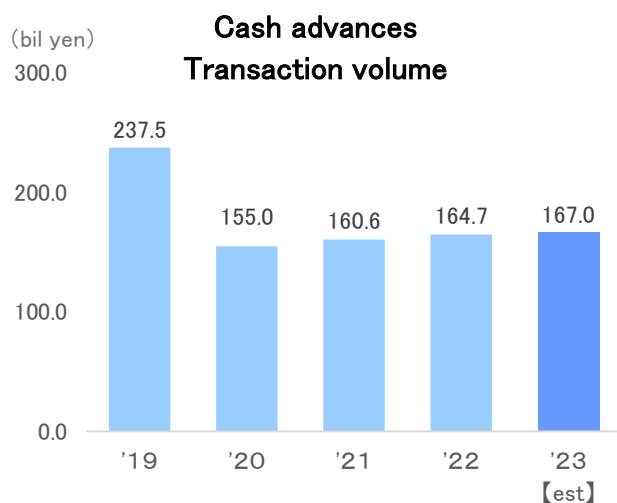
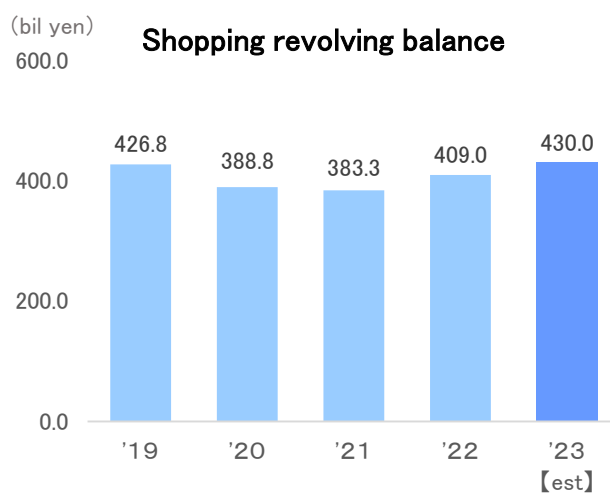
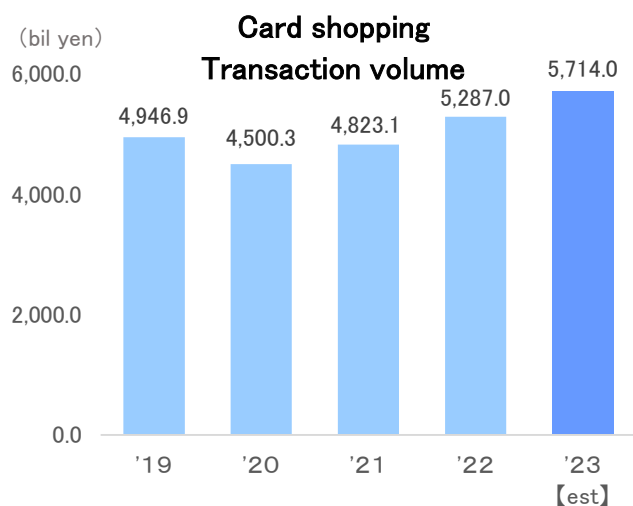
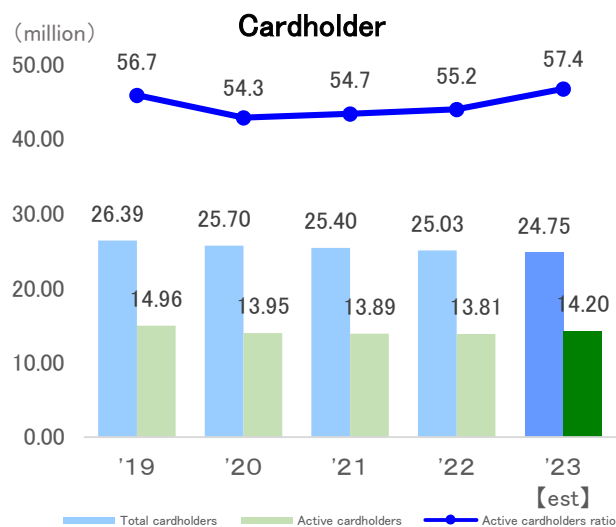
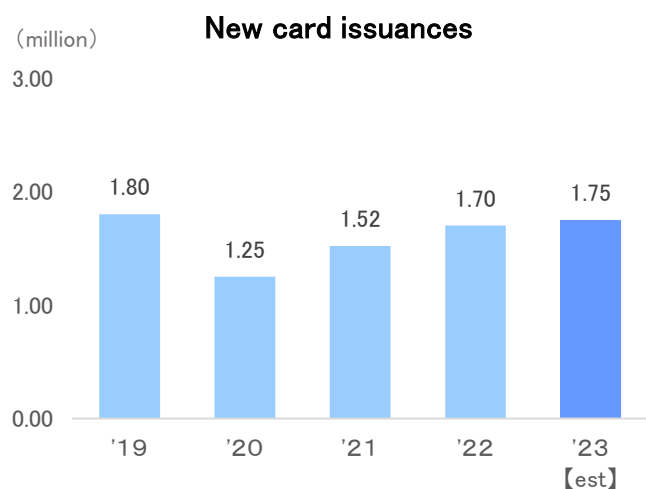
Consolidated



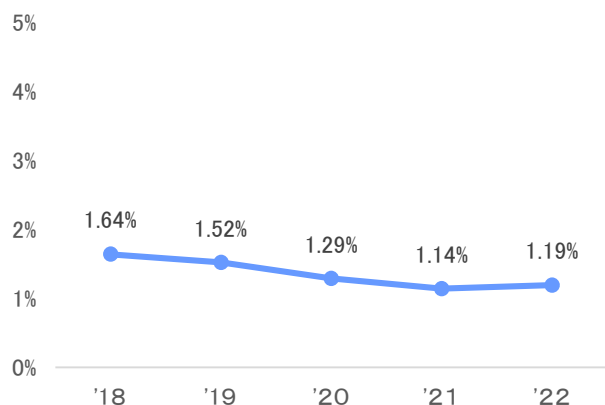
Non-consolidated



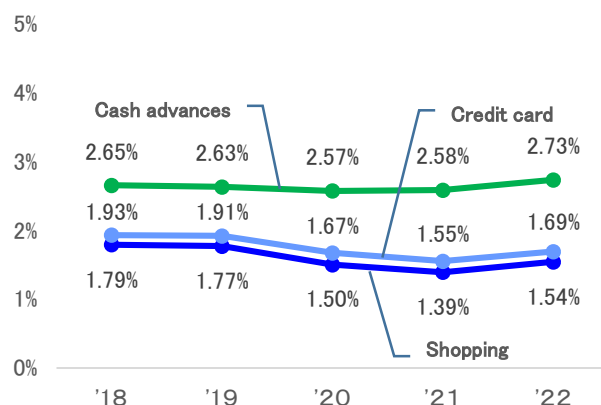
◆ Main Indices (Non-consolidated)



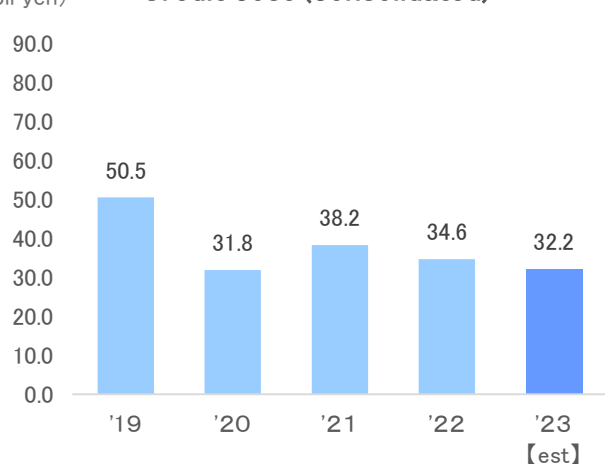
Delinquency over 90 days
(consolidated)



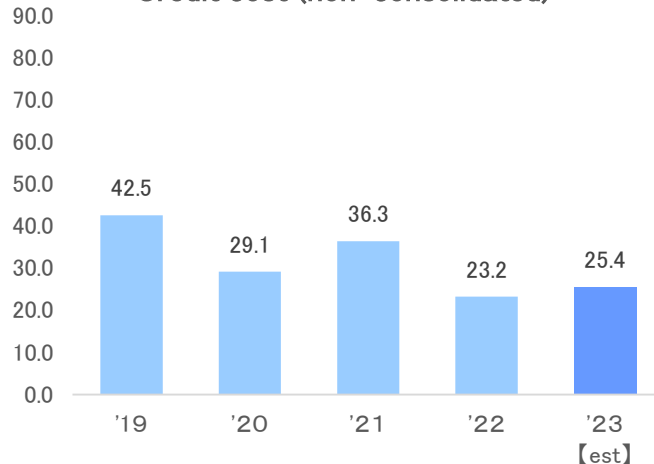
Delinquency over 90 days
(non-consolidated)



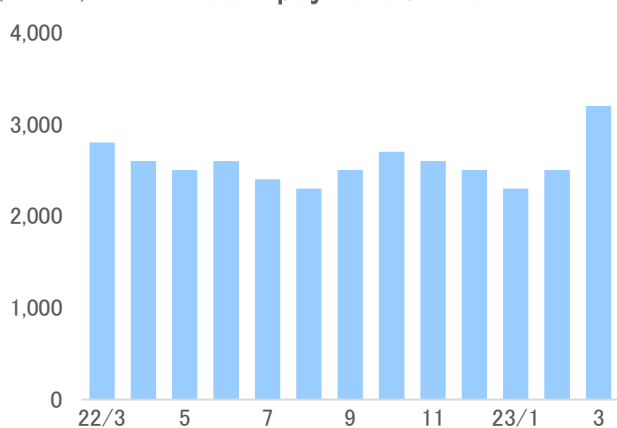
(bil yen) Credit cost (consolidated)



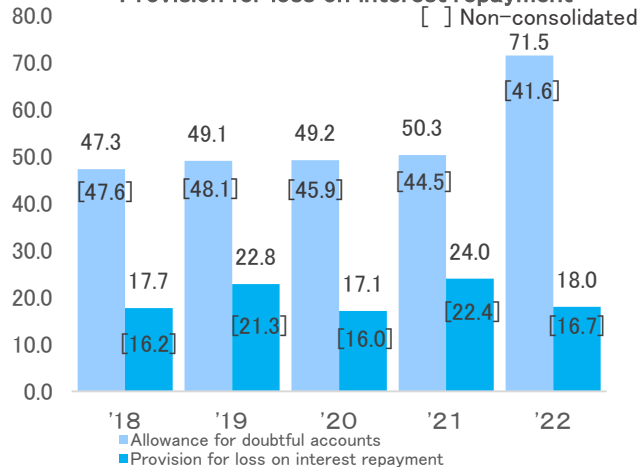
(bil yen) Credit cost (non-consolidated)



(number) New repayment claims

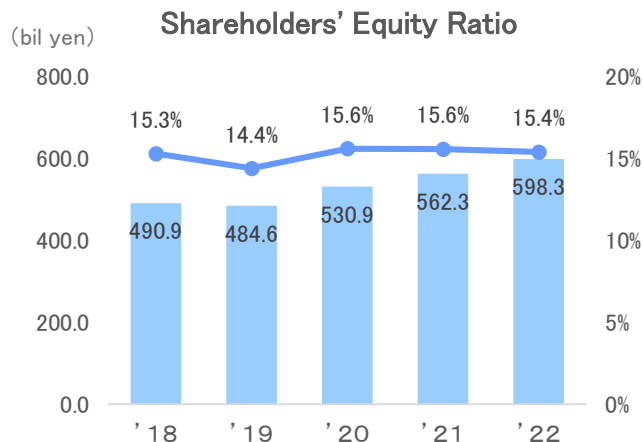


(bil yen) Allowance for doubtful accounts
Provision for loss on interest repayment

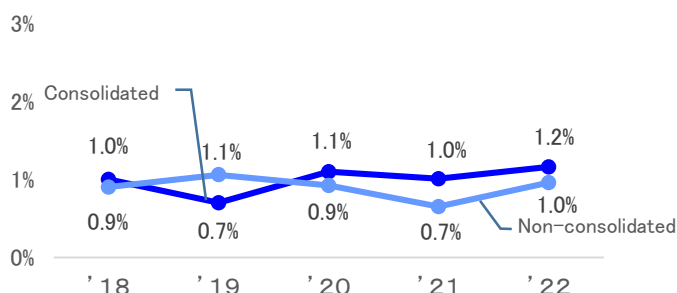


◆ Financial Indices

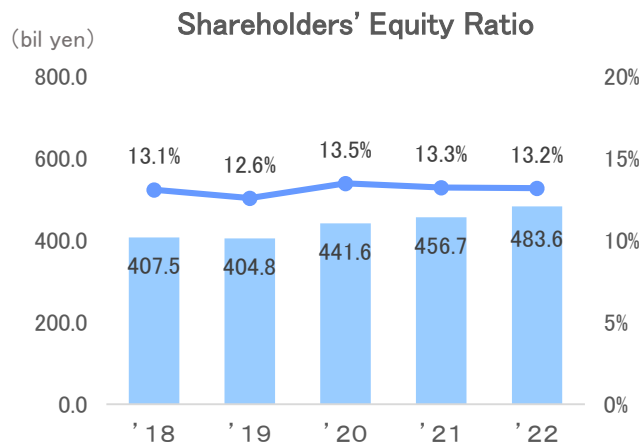
Consolidated



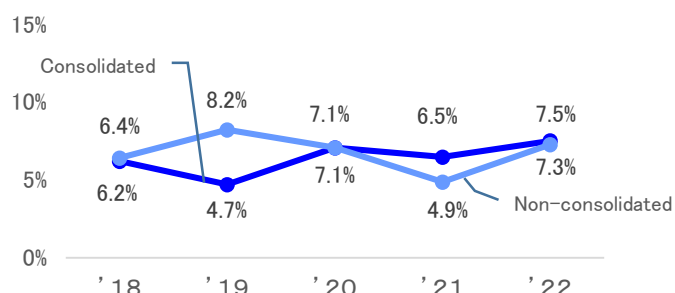
ROA (Net income basis)



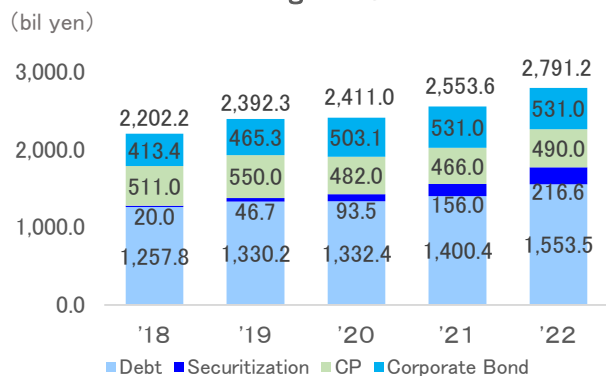
Non-consolidated



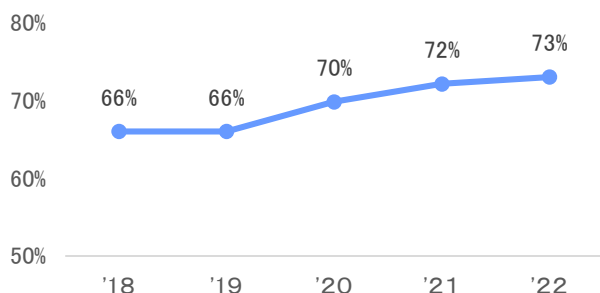
ROE



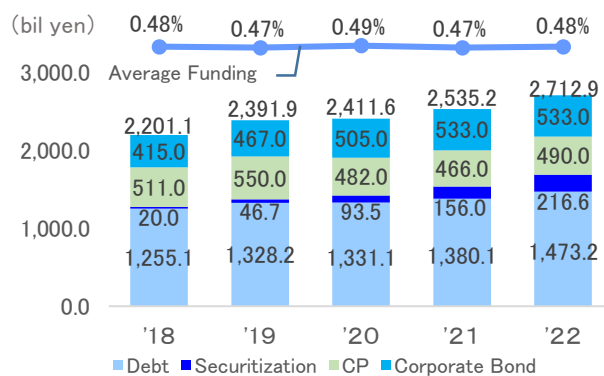
Funding structure



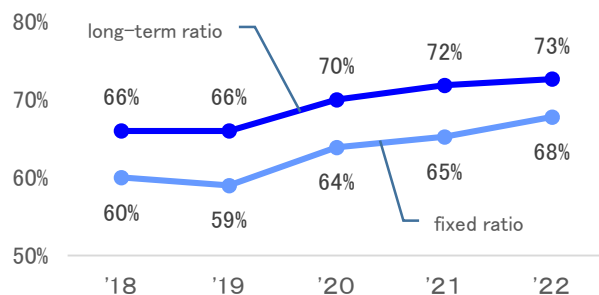
Long-term ratio



Funding structure



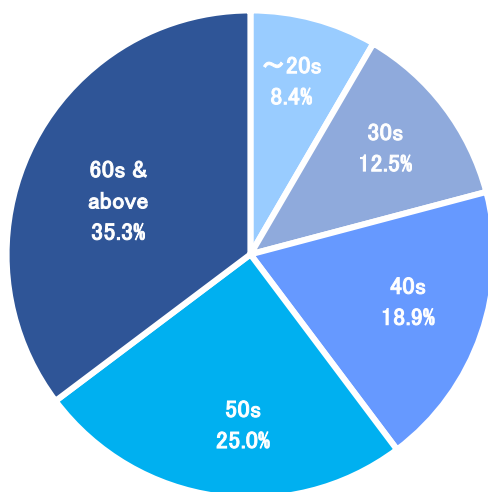
Long-term ratio / fixed ratio



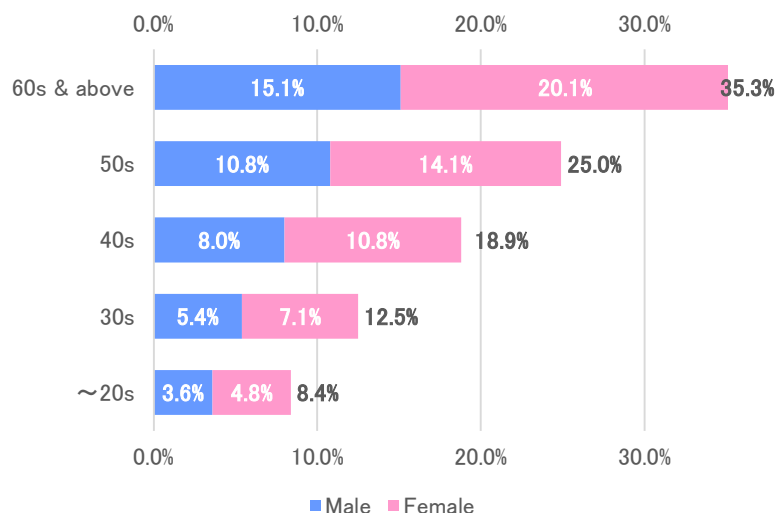
◆ Cardholders' attributes and usage trend

As of Mar. 31, 2023

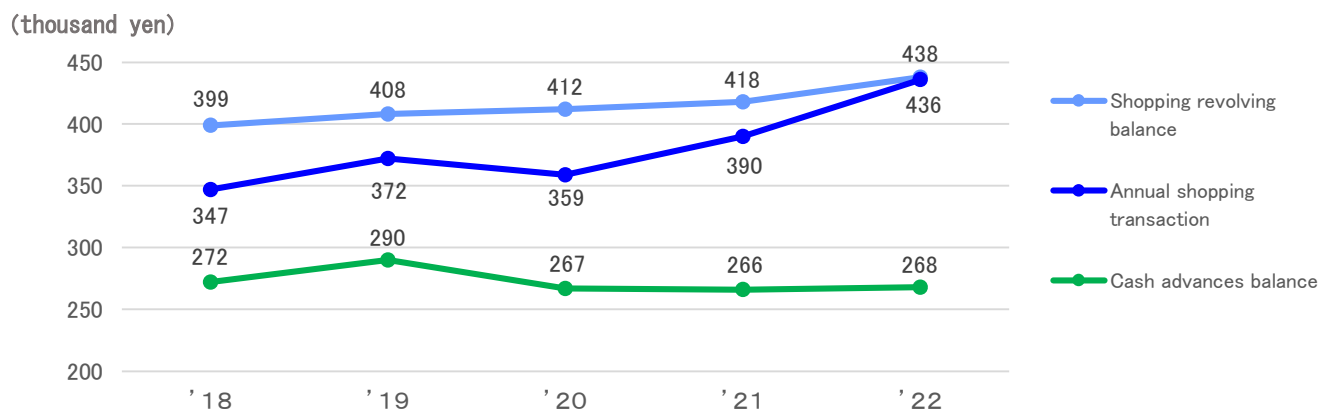
Cardholders by age



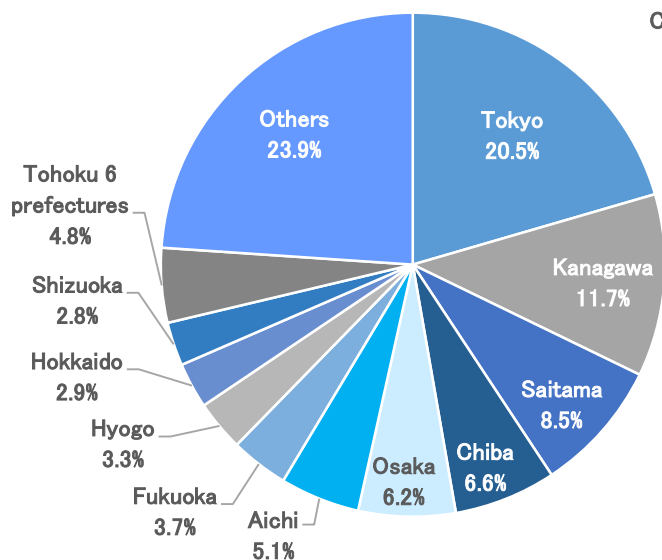
Cardholders by age and gender



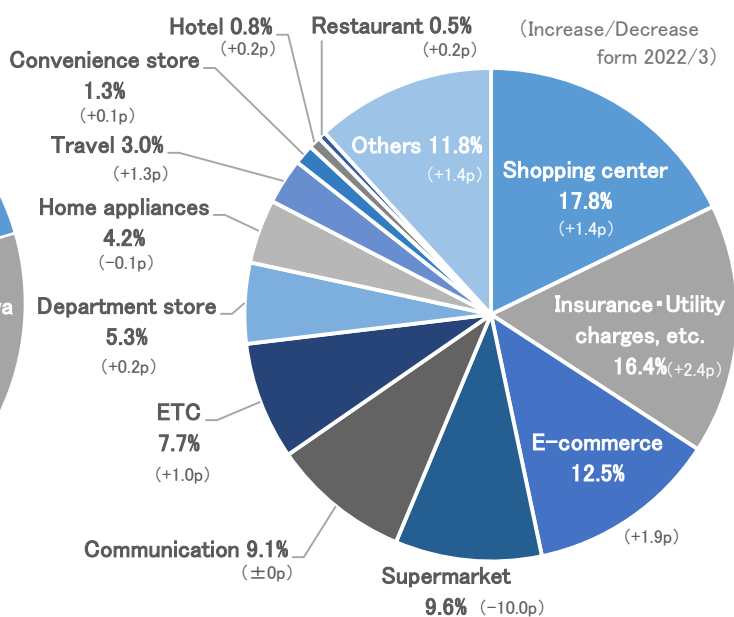
Average usage and credit balance per customer



Cardholders by prefecture



Shopping transaction volume by business type (Saison)



◆ Results of Card Companies with Capital Alliances

as of . March 31, 2023

	New card issuances (million)	Total cardholders (million)	Transaction volume (billion yen)	Operating revenue (billion yen)	Ordinary income (billion yen)
Credit Saison (non-consolidated)	1.70	25.03	5,451.7	266.1	43.4
YAMADA FINANCIAL 34.0% (established 2006/6)	0.03	1.24	108.9	0.4	0.0
YM Saison 50.0% (established 2007/8)	0.00	0.03	4.6	0.0	0.0
IDEMITSU CREDIT 50.0% (invested 2003/10)	0.42	4.22	872.8	25.1	3.2
Resona Card 22.4% (invested 2004/8)	0.06	1.30	420.0	16.5	1.9
Takashimaya Financial Partners 30.5% (invested 2004/8)	0.09	1.32	798.7	21.2	5.1
Shizugin Saison 50.0% (established 2006/10)	0.00	0.24	70.7	2.3	0.1
Daiwa House Financial 30.0% (established 2006/11)	0.00	0.35	109.9	4.0	0.5
Seven CS Card Service 49.0% (established 2010/9)	0.07	2.71	685.5	15.7	3.7
Total	2.34	35.17	8,409.3	350.9	57.9

※Transaction volume includes card shopping and cash advances.

貸借対照表（2023年3月31日現在）
Balance Sheet (As of March 31, 2023)

アトリウムグループ
Atrium Group

(単位: 百万円)
(Millions of yen)

Term		2022年3月	2023年3月	増減	Term		2022年3月	2023年3月	増減
		March, 2022	March, 2023	Increase/Decrease			March, 2022	March, 2023	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	103, 745	7, 066	流動負債	Current liabilities	182, 238	198, 730	16, 492
現金及び預金	Cash and deposits	1, 653	4, 278	2, 624	支払手形及び買掛金	Notes and accounts payable-trade	413	262	△ 150
受取手形及び営業未収入金	Trade notes and accounts receivable	116	198	82	短期借入金	Short-term loans payable	175, 700	187, 800	12, 100
たな卸資産	Inventories	75, 490	76, 412	921	未払金・未払費用	Accounts payable - other and accrued expenses	885	592	△ 293
買取債権	Purchased receivables	19, 531	23, 038	3, 506	預り保証金	Guarantee deposits	844	568	△ 275
求償債権	Guarantor's claims	—	—	—	その他	Other	4, 395	9, 507	5, 112
短期貸付金	Short-term loans receivable	22	21	△ 0					
その他	Other	2, 094	2, 371	277					
貸倒引当金	Allowance for doubtful accounts	△ 2, 229	△ 2, 574	△ 345					
					固定負債	Noncurrent liabilities	1, 601	953	△ 648
固定資産	Noncurrent assets	105, 855	120, 331	14, 475	瑕疵保証引当金	Provision for guarantees for defects	14	—	△ 14
有形固定資産	Property, plant and equipment	80, 161	101, 243	21, 081	預り保証金	Guarantee deposited	1, 006	950	△ 55
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	19, 048	△ 6, 592					
整理事業関連資産	Liquidation business assets	22, 766	15, 876	△ 6, 889					
その他	Other	4, 682	4, 995	312					
貸倒引当金	Allowance for doubtful accounts	△ 1, 808	△ 1, 823	△ 15					
					負 債 合 計	Total liabilities	183, 839	199, 683	15, 844
					(純資産の部)	(Net assets)			
					株主資本	Shareholders' equity	18, 695	24, 393	5, 697
					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	24, 293	5, 697
					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	24, 393	5, 697
資 産 合 計	Total assets	202, 535	224, 077	21, 541	負 債 純 資 産 合 計	Total liabilities and net assets	202, 535	224, 077	21, 541

・ ㈱アトリウムは2023年4月1日に㈱セゾンリアルティに社名を変更いたしました。
・ Atrium Co., Ltd., change its trade name to Saison Realty Co., Ltd. on April 1, 2023

損 益 計 算 書 (2022年4月1日 ~ 2023年3月31日)

Statement of Income (April 1, 2022 to March 31, 2023)

(単位: 百万円)

(Millions of yen)

Term		2022年3月 (21/04－22/3)	2023年3月 (22/04－23/3)	増減 Increase/Decrease
科 目	Items			
売上高	Net sales	34, 802	35, 808	1, 006
売上原価	Cost of sales	19, 923	20, 123	199
売上総利益	Gross profit	14, 878	15, 685	806
販売費及び一般管理費	Selling, general and administrative expenses	7, 737	8, 744	1, 007
営業利益	Operating profit	7, 141	6, 940	△ 200
営業外収益	Non-operating income	4, 182	3, 854	△ 327
営業外費用	Non-operating expenses	2, 535	2, 792	256
経常利益	Ordinary profit	8, 788	8, 003	△ 784
特別利益	Extraordinary income	2, 326	26	△ 2, 299
特別損失	Extraordinary loss	452	62	△ 389
分配前税金等調整前当期純利益	Profit before dividends distribution, income taxes	10, 661	7, 967	△ 2, 694
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	10, 661	7, 967	△ 2, 694
法人税等	Income taxes	2, 397	2, 269	△ 127
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	8, 263	5, 697	△ 2, 566

・ ㈱アトリウムは2023年4月1日に㈱セゾンリアルティに社名を変更いたしました。

・ Atrium Co., Ltd., change its trade name to Saison Realty Co., Ltd. on April 1, 2023

貸借対照表（2023年3月31日現在）
Balance Sheets (As of March 31, 2023)

株式会社セゾンファンデックス
SAISON FUNDEX CORPORATION

(単位: 百万円)
(Millions of yen)

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科 目	Items	2022年3月 March, 2022	2023年3月 March, 2023	増減 Increase/Decrease	科 目	Items	2022年3月 March, 2022	2023年3月 March, 2023	増減 Increase/Decrease
(資産の部)	(Assets)				(負債の部)	(Liabilities)			
流動資産	Current assets	156, 296	219, 385	63, 089	流動負債	Current liabilities	130, 763	189, 765	59, 002
現金及び預金	Cash and deposits	748	847	98	短期借入金	Short-term borrowings	128, 400	186, 300	57, 900
営業貸付金	Operating loans	131, 113	176, 662	45, 548	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	24, 629	33, 229	8, 600	リース債務	Lease obligations	22	4	△ 17
未収入金	Accounts receivable	144	147	2	未払金	Accounts payable - other	9	0	△ 8
前払費用	Prepaid expenses	57	70	13	未払費用	Accrued expenses	508	931	423
未収収益	Accrued income	819	913	94	未払法人税等	Income taxes payable	839	1, 586	747
繰延税金資産	Deferred tax assets	—	—	—	利息返還損失引当金	Provision for loss on interest repayment	330	295	△ 34
その他流動資産	Other current assets	829	9, 369	8, 539	債務保証引当金	Provision for loss on guarantees	167	158	△ 9
貸倒引当金	Allowance for doubtful accounts	△ 2, 045	△ 1, 853	192	その他流動負債	Other current liabilities	486	489	2
					固定負債	Non-current liabilities	1, 340	1, 054	△ 285
固定資産	Noncurrent assets	2, 723	2, 541	△ 182	長期借入金	Long-term borrowings	—	—	—
有形固定資産	Property, plant and equipment	209	269	59	リース債務	Lease obligations	3	13	10
土 地	Land	—	—	—	長期未払金	Long-term accounts payable	—	—	—
建 物	Buildings	91	132	40	利息返還損失引当金	Provision for loss on interest repayment	1, 336	1, 040	△ 295
器具及び備品等	Furniture and fixtures	95	121	26					
リース資産	Leased assets	22	15	△ 6					
無形固定資産	Intangible assets	574	511	△ 63					
ソフトウェア	Software	549	477	△ 71					
無形建設仮勘定	Software in progress	21	29	7	負 債 合 計	Total liabilities	132, 103	190, 819	58, 716
電話加入権	Telephone subscription right	4	4	—	(純資産の部)	(Net assets)			
投資等	Investments and other assets	1, 938	1, 760	△ 178	株主資本	Shareholders' equity	26, 876	31, 096	4, 220
投資有価証券	Investment securities	562	416	△ 145	資本金	Capital stock	4, 500	4, 500	—
固定化営業債権	Long-term loans receivable	12	12	△ 0	利益剰余金	Retained earnings	22, 376	26, 596	4, 220
長期前払費用	Long-term prepaid expenses	3	2	△ 0					
繰延税金資産	Deferred tax assets	1, 227	1, 159	△ 67	評価・換算差額等	Valuation and translation adjustments	39	10	△ 29
その他投資等	Other assets	144	179	35	その他有価証券評価差額金	Valuation difference on available-for-sale securities	39	10	△ 29
貸倒引当金	Allowance for doubtful accounts	△ 11	△ 10	0					
					純 資 産 合 計	Total net assets	26, 916	31, 107	4, 190
資 産 合 計	Total assets	159, 019	221, 927	62, 907	負債及び純資産合計	Total liabilities and net assets	159, 019	221, 927	62, 907

損 益 計 算 書 (2022年4月1日 ~ 2023年3月31日)

Statements of Income (From April 1, 2022 to March 31, 2023)

(単位:百万円)

(Millions of yen)

科 目	Items	2022年3月 21/04-22/03	2023年3月 22/04-23/03	増減 Increase/Decrease
営業収益	Operating revenue	12, 295	15, 267	2, 971
営業費用	Operating expenses	7, 298	8, 176	877
金融費用	Financial expenses	1, 737	2, 314	577
販売費及び一般管理費	Selling, general administrative expenses	5, 561	5, 861	299
営業利益	Operating income	4, 996	7, 090	2, 093
営業外収益	Non-operating income	134	124	△ 10
営業外費用	Non-operating expenses	—	0	0
経常利益	Ordinary profit	5, 131	7, 214	2, 083
特別利益	Extraordinary income	51	30	△ 21
特別損失	Extraordinary losses	2	—	△ 2
税引前当期純利益	Profit before income taxes	5, 181	7, 244	2, 063
法人税、住民税及び事業税	Income taxes - current	1, 350	2, 143	793
法人税等調整額	Income taxes - deferred	271	80	△ 190
当期純利益	Profit	3, 559	5, 020	1, 460