

2026年3月期 第3四半期

決算補足資料

For the third quarter ended December 31, 2025

FACT BOOK

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東証プライム市場上場 証券コード：8253

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※今回より従来情報は維持しつつ、体裁を見直しページを再構成しております。また一部追加情報の掲載を行っています。

From this edition, while maintaining the previously disclosed information, we have revised the format and reorganized the page structure.

In addition, certain supplementary information has been newly included.

(億円／¥100 Million)

| 連結・経営成績 Consolidated・Business Results | | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | 2026/3 当初計画 Plan | 2026/3 修正計画 Amendment plan |
|---|--|--------|--------|--------|---------|--------|---------|------------------------|----------------------------------|
| 純収益 Net revenue | | 2,990 | 3,226 | 3,616 | 3,134 | 4,228 | 3,537 | 4,790 | 4,735 |
| 事業利益 Business profit | | 523 | 609 | 719 | 799 | 936 | 833 | 960 | 960 |
| 当期利益 / 四半期利益 Profit attributable to owners of parent | | 353 | 435 | 729 | 576 | 663 | 488 | 675 | 590 |
| 単体・経営成績 Non-consolidated・Business Results | | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | 2026/3 当初計画 Plan | 2026/3 修正計画 Amendment plan |
| 営業収益 Operating revenue | | 2,524 | 2,661 | 2,838 | 2,291 | 3,100 | 2,568 | 3,425 | 3,425 |
| 経常利益 Ordinary profit | | 304 | 434 | 461 | 468 | 547 | 553 | 555 | 620 |
| 当期純利益 / 四半期純利益 Profit | | 219 | 342 | 359 | 476 | 526 | 493 | 435 | 525 |
| セグメント情報 Segment information | | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | 2026/3 当初計画 Plan | 2026/3 修正計画 Amendment plan |
| ペイメント Payment | 純収益 Net revenue | 2,119 | 2,315 | 2,352 | 1,865 | 2,528 | 2,082 | 2,746 | 2,722 |
| | 事業利益 Business profit | 140 | 199 | 192 | 269 | 300 | 305 | 260 | 330 |
| リース Lease | 純収益 Net revenue | 118 | 120 | 125 | 98 | 133 | 108 | 146 | 146 |
| | 事業利益 Business profit | 58 | 50 | 43 | 33 | 41 | 35 | 40 | 40 |
| ファイナンス Finance | 純収益 Net revenue | 483 | 507 | 585 | 528 | 725 | 605 | 777 | 810 |
| | 事業利益 Business profit | 199 | 220 | 282 | 290 | 389 | 341 | 362 | 412 |
| 不動産関連 Real estate-related | 純収益 Net revenue | 227 | 241 | 239 | 244 | 282 | 248 | 318 | 318 |
| | 事業利益 Business profit | 123 | 125 | 164 | 162 | 162 | 162 | 175 | 175 |
| グローバル Global | 純収益 Net revenue | — | — | 272 | 364 | 515 | 459 | 685 | 609 |
| | 事業利益又は事業損失 (△) Business profit or loss | — | — | 24 | 35 | 33 | △18 | 110 | △10 |
| エンタテインメント Entertainment | 純収益 Net revenue | 64 | 62 | 63 | 48 | 66 | 52 | 70 | 70 |
| | 事業利益 Business profit | 2 | 7 | 10 | 11 | 14 | 19 | 13 | 13 |

※セグメント情報の計画値（純収益）は、各セグメントに金融収益配賦前の数字を記載しております。

Planned figures for segment information (net revenue) are presented before allocation of financial revenue to each segment.

※2021年度～2023年度のセグメント情報は、各期の開示時点におけるセグメント区分に基づく数値となります。

Segment information for FY2021 through FY2023 is based on the segment classifications in effect at the time of disclosure for each fiscal year.

※2023年度より、「ペイメント事業」に含まれていた「グローバル事業」を独立した報告セグメントに変更しております。

From FY2023, the Global Business, which was included in the Payment Business, has been changed to an independent reporting segment.

※2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。

From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

◆ 財務指標 Financial Indices

連結 Consolidated

(億円／¥ 100 Million)

| | 2022/3 | 2023/3 | 2024/3 | 2025/3 | |
|----------------------------|--------|--------|--------|--------|---------|
| ROA | 1.0% | 1.2% | 1.8% | 1.5% | |
| ROE | 6.5% | 7.5% | 11.2% | 9.4% | |
| 自己資本比率 | 5,623 | 5,983 | 7,050 | 7,056 | |
| Shareholders' Equity Ratio | 15.6% | 15.4% | 16.3% | 15.1% | |
| 有利子負債残高 | 2022/3 | 2023/3 | 2024/3 | 2025/3 | 2025/12 |
| Funding structure | | | | | |
| 借入金 | 14,004 | 15,535 | 17,487 | 19,894 | 20,790 |
| Debt | | | | | |
| 債権流動化 | 1,560 | 2,166 | 2,654 | 2,601 | 3,343 |
| Securitization | | | | | |
| CP | 4,660 | 4,900 | 4,457 | 4,365 | 4,534 |
| 社債 | 5,310 | 5,310 | 5,711 | 7,015 | 7,363 |
| Corporate Bond | | | | | |
| 合計 | 25,536 | 27,912 | 30,311 | 33,877 | 36,031 |
| Total | | | | | |
| 長期比率 | 72% | 73% | 76% | 78% | 79% |
| Long-term ratio | | | | | |

単体 Non-consolidated

(億円／¥ 100 Million)

| | 2022/3 | 2023/3 | 2024/3 | 2025/3 | |
|----------------------------|--------|--------|--------|--------|---------|
| ROA | 0.7% | 1.0% | 0.9% | 1.3% | |
| ROE | 4.9% | 7.3% | 7.1% | 10.1% | |
| 自己資本比率 | 4,567 | 4,836 | 5,324 | 5,075 | |
| Shareholders' Equity Ratio | 13.3% | 13.2% | 13.5% | 12.3% | |
| 有利子負債残高 | 2022/3 | 2023/3 | 2024/3 | 2025/3 | 2025/12 |
| Funding structure | | | | | |
| 借入金 | 13,801 | 14,732 | 15,877 | 17,365 | 18,126 |
| Debt | | | | | |
| 債権流動化 | 1,560 | 2,166 | 2,655 | 2,602 | 3,344 |
| Securitization | | | | | |
| CP | 4,660 | 4,900 | 4,440 | 4,280 | 4,500 |
| 社債 | 5,330 | 5,330 | 5,680 | 6,974 | 7,269 |
| Corporate Bond | | | | | |
| 合計 | 25,352 | 27,129 | 28,653 | 31,222 | 33,240 |
| Total | | | | | |
| 平均調達金利 | 0.47% | 0.48% | 0.54% | 0.67% | 0.90% |
| Average Funding | | | | | |
| 長期比率 | 72% | 73% | 75% | 77% | 78% |
| Long-term ratio | | | | | |
| 固定比率 | 65% | 68% | 70% | 70% | 70% |
| Fixed ratio | | | | | |

◆債権リスク Credit Risk

連結 Consolidated

(億円/¥100 Million)

| | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | 2026/3 当初計画 Plan | 2026/3 修正計画 Amendment plan |
|---|--------|--------|--------|---------|--------|---------|------------------------|----------------------------------|
| 貸倒コスト Credit cost | 382 | 346 | 405 | 306 | 433 | 480 | 539 | 617 |
| 貸倒引当金 Allowance for doubtful accounts | 503 | 715 | 866 | 977 | 980 | 1,183 | — | — |
| 利息返還損失引当金 Provision for loss on interest repayment | 240 | 180 | 152 | 125 | 117 | 97 | — | — |
| 90日以上延滞状況 Delinquency over 90 days | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | | |
| | 1.14% | 1.19% | 1.27% | 1.44% | 1.49% | 1.58% | | |

単体 Non-consolidated

(億円/¥100 Million)

| | | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | 2026/3 当初計画 Plan | 2026/3 修正計画 Amendment plan | | | |
|---|---------------|--------|--------|--------|---------|--------|---------|------------------------|----------------------------------|--------|--------|--------|
| 貸倒コスト Credit cost | | 363 | 232 | 307 | 231 | 306 | 288 | 380 | 400 | | | |
| 貸倒引当金 Allowance for doubtful accounts | | 445 | 416 | 417 | 421 | 417 | 444 | — | — | | | |
| 利息返還損失引当金 Provision for loss on interest repayment | | 224 | 167 | 142 | 116 | 108 | 90 | — | — | | | |
| | | | | | | | | | | | | |
| 90日以上延滞状況 Delinquency over 90 days | | 2022/3 | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | | | | | |
| ショッピング | Shopping | 1.39% | 1.54% | 1.73% | 1.85% | 2.08% | 2.09% | | | | | |
| キャッシング | Cash advances | 2.58% | 2.73% | 2.86% | 3.17% | 3.26% | 3.40% | | | | | |
| カード計 | Credit card | 1.55% | 1.69% | 1.87% | 1.99% | 2.21% | 2.23% | | | | | |
| | | | | | | | | | | | | |
| 司法書士・弁護士等新規介入件数（件） New repayment claims （number） | | | | | | | | | | | | |
| '24/12 | '25/1 | '25/2 | '25/3 | '25/4 | '25/5 | '25/6 | '25/7 | '25/8 | '25/9 | '25/10 | '25/11 | '25/12 |
| 2,300 | 2,200 | 2,400 | 2,600 | 2,000 | 1,900 | 3,600 | 2,700 | 2,600 | 2,600 | 3,100 | 2,600 | 2,500 |

◆ 連結業績予想 Performance Plan (Consolidated)

単位：百万円／（¥ Million）

| | | 純収益 Net revenue | | | | | 事業利益 Business profit | | | | |
|-----------|---------------------|-----------------|--------|---------------|--------|------------|----------------------|--------|---------------|--------|------------|
| | | 2025/3 | 前年比 | 2026/3 | 前年比 | 構成比 | 2025/3 | 前年比 | 2026/3 | 前年比 | 構成比 |
| | | YOY Change(%) | | YOY Change(%) | | % of Total | YOY Change(%) | | YOY Change(%) | | % of Total |
| ペイメント | Payment | 248,315 | 107.8% | 272,200 | 109.6% | 57.5% | 30,065 | 157.7% | 33,000 | 109.8% | 34.0% |
| リース | Leases | 13,344 | 106.4% | 14,600 | 109.4% | 3.1% | 4,110 | 94.4% | 4,000 | 97.3% | 4.1% |
| ファイナンス | Finance | 72,542 | 118.9% | 81,000 | 111.7% | 17.0% | 38,938 | 136.8% | 41,200 | 105.8% | 42.5% |
| 不動産関連 | Real estate-related | 27,999 | 119.0% | 31,800 | 113.6% | 6.7% | 16,273 | 99.2% | 17,500 | 107.5% | 18.0% |
| グローバル | Global | 48,206 | 192.5% | 60,900 | 126.3% | 12.9% | 3,384 | 136.6% | △ 1,000 | － | － |
| エンタテインメント | Entertainment | 6,665 | 105.5% | 7,000 | 105.0% | 1.5% | 1,420 | 131.5% | 1,300 | 91.5% | 1.4% |
| 金融収益 | Financial revenue | 5,744 | 197.0% | 6,000 | 104.5% | 1.3% | － | － | － | － | － |
| 調整額 | Adjustments | － | － | － | － | － | △570 | － | － | － | － |
| 合計 | Total | 422,818 | 116.9% | 473,500 | 112.0% | 100.0% | 93,621 | 130.1% | 96,000 | 102.5% | 100.0% |

※純収益のうち、ファイナンス・不動産関連・エンタテインメントは、事業原価を控除した金額を記載しております。

Of net revenue, figures for the Finance, Real estate-related, and Entertainment businesses are stated after deducting the respective business costs.

※2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。

From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

| | | 2025/3 | 前年比 | 2026/3 | 前年比 |
|------|---|---------------|-------|---------------|-------|
| | | YOY Change(%) | | YOY Change(%) | |
| 当期利益 | Profit attributable to owners of parent | 66,397 | 91.0% | 59,000 | 88.9% |

◆ 単体業績予想 Performance Plan (Non-Consolidated)

単位：百万円／（￥ Million）

| | | | 取扱高 Transaction volume | | | 営業収益 Operating Revenue | | |
|--|------------------------|--|------------------------|--------|--------|------------------------|--------|--------|
| | | | 2026/3 | 前年比 | 構成比 | 2026/3 | 前年比 | 構成比 |
| | | | YOY Change(%) | | | YOY Change(%) | | |
| | | | % of Total | | | % of Total | | |
| | カードショッピング | Credit card-related shopping services | 6,210,000 | 103.7% | 61.7% | 182,100 | 110.7% | 53.2% |
| | カードキャッシング | Cash advances | 147,000 | 98.2% | 1.5% | 24,500 | 100.1% | 7.2% |
| | カード事業計 | Credit card business total | 6,357,000 | 103.6% | 63.2% | 206,600 | 109.3% | 60.4% |
| | 証書ローン | Member's Loan | 100 | 22.1% | 0.0% | 100 | 48.0% | 0.0% |
| | プロセッシング | Agency services | 2,844,000 | 87.5% | 28.2% | 31,300 | 103.5% | 9.1% |
| | ペイメント関連 | Payment-related | 34,500 | 107.7% | 0.3% | 18,800 | 121.7% | 5.5% |
| | ペイメント事業計 | Payment business total | 9,235,600 | 98.0% | 91.7% | 256,800 | 109.3% | 75.0% |
| | リース事業 | Leases | 170,000 | 114.6% | 1.7% | 14,900 | 110.9% | 4.4% |
| | 信用保証 | Credit guarantees | 158,000 | 101.9% | 1.6% | 15,700 | 102.3% | 4.6% |
| | 不動産担保ローン (資産形成ローン等) | Mortgage loans (Asset formation loan etc.) | 164,000 | 80.5% | 1.6% | 28,850 | 117.2% | 8.4% |
| | その他 (フラット35、家賃保証等) | Others (Flat 35 Loans , rent guarantee business etc.) | 342,000 | 115.0% | 3.4% | 11,450 | 107.2% | 3.3% |
| | ファイナンス関連 | Finance-related | 506,000 | 101.0% | 5.0% | 40,300 | 114.2% | 11.7% |
| | ファイナンス事業計 | Finance business total | 664,000 | 101.2% | 6.6% | 56,000 | 110.6% | 16.3% |
| | 金融収益 | Financial revenue | | | | 14,800 | 135.4% | 4.3% |
| | 合計 | Total | 10,069,600 | 98.5% | 100.0% | 342,500 | 110.5% | 100.0% |

※2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。

From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

| | | 2025/3 | 前年比 | 2026/3 | 前年比 |
|-------|------------------|---------------|--------|---------------|--------|
| | | YOY Change(%) | | YOY Change(%) | |
| 販管費 | SG&A expenses | 242,409 | 104.8% | 257,000 | 106.0% |
| 金融費用 | Financial costs | 20,475 | 140.2% | 30,500 | 149.0% |
| 計 | Total | 262,885 | 106.9% | 287,500 | 109.4% |
| 営業利益 | Operating profit | 47,181 | 124.6% | 55,000 | 116.6% |
| 経常利益 | Ordinary profit | 54,783 | 118.7% | 62,000 | 113.2% |
| 当期純利益 | Profit | 52,617 | 146.5% | 52,500 | 99.8% |

◆ 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 (1)

■ 連結子会社 Consolidated Subsidiaries

単位：百万円／（¥ Million）

*各社の事業内容は企業サイトへ掲載しています

Each company's business description is posted on its corporate website.

| | | | 総資産 | 純資産 | 負債 | 営業収益 | 経常利益 | 当期利益 |
|---|---|----------------------------|--------------|----------------------|-------------|-------------------|-----------------|--------|
| | | | Total Assets | Shareholders' Equity | Liabilities | Operating Revenue | Ordinary profit | Profit |
| ㈱セゾンリアルティグループ | Saison Realty Group | 2024/12 | 234,681 | 39,915 | 194,766 | 15,062 ※1 | 9,214 | 6,736 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 100% (100%) | 2025/12 | 252,113 | 47,097 | 205,015 | 11,869 ※1 | 9,138 | 6,542 |
| セグメント Segment | 不動産関連 Real estate-related | 2026/3計画(plan) | — | — | — | 19,510 ※1 ※2 | 9,940 | 7,320 |
| ㈱セゾンファンデックス | SAISON FUNDEX CORPORATION | 2024/12 | 364,157 | 40,881 | 323,275 | 17,913 | 8,863 | 6,215 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 100% (100%) | 2025/12 | 470,104 | 49,843 | 420,261 | 24,625 | 12,543 | 9,008 |
| セグメント Segment | ペイメント、ファイナンス、不動産関連 Payment, Finance, Real estate-related | 2026/3計画(plan) | — | — | — | 29,240 | 12,320 | 8,540 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 32,310 | 15,250 | 10,580 |
| ㈱コンチェルト | Concerto Inc. | 2024/12 | 41,086 | 36,018 | 5,068 | 6,039 ※1 | 826 | 409 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 99.7% (100%) | 2025/12 | 41,139 | 35,438 | 5,701 | 6,486 ※1 | 1,112 | △391 |
| セグメント Segment | エンタテインメント、不動産関連 Entertainment, Real estate-related | 2026/3計画(plan) | — | — | — | 8,650 ※1 | 1,340 | 850 |
| セゾン債権回収㈱ | SAISON COLLECTION SERVICE CO., LTD. | 2024/12 | 7,008 | 4,481 | 2,527 | 5,006 ※3 | 1,001 | 392 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 0.0% (100%) | 2025/12 | 8,225 | 5,002 | 3,223 | 5,347 ※3 | 1,016 | 456 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 6,900 ※3 | 1,260 | 540 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 6,990 ※3 | 1,240 | 890 |
| ㈱セゾンパーソナルプラス | Saison Personalplus Co.,Ltd. | 2024/12 | 4,296 | 3,601 | 694 | 3,222 ※4 | 157 | 116 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 0.0% (100%) | 2025/12 | 4,422 | 3,713 | 708 | 3,411 ※4 | 194 | 127 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 4,440 ※4 | 190 | 120 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 4,500 ※4 | 200 | 130 |
| Kisetsu Saison Finance (India) Pvt. Ltd. | | 2024/12 | 343,377 | 68,558 | 274,818 | 35,086 | 4,009 | 2,984 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 60.7% (83.8%) | 2025/12 | 371,787 | 70,555 | 301,231 | 40,753 | 2,946 | 2,164 |
| セグメント Segment | グローバル Global | 2026/3計画(plan) | — | — | — | — | — | — |

※1…㈱セゾンリアルティグループ、㈱コンチェルトの営業収益欄は、売上高から売上原価を控除した「売上総利益」を表示。 For Saison Realty Group and Concerto, gross profit (※1) is shown after deducting the cost from the amount of sales.

※2…整理事業資産は、営業外損益で計上するため計画を一部修正。 The plan was partly revised as Liquidation business assets are recorded in non-operating income and expenses.

※3…セゾン債権回収㈱の営業収益欄は「売上高」を表示。 For SAISON COLLECTION SERVICE CO., LTD. operating revenue (※3) is shown amount of sales.

※4…㈱セゾンパーソナルプラスの営業収益欄は「売上高」を表示。 For Saison Personalplus Co.,Ltd., operating revenue (※4) is shown amount of sales.

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

単位：百万円／（¥ Million）

*各社の事業内容は企業サイトへ掲載しています

Each company's business description is posted on its corporate website.

| | | | 総資産 | 純資産 | 負債 | 営業収益 | 経常利益 | 当期利益 |
|---|---|-------------------------------------|--------------|----------------------|-------------|-------------------|-----------------|--------|
| | | | Total Assets | Shareholders' Equity | Liabilities | Operating Revenue | Ordinary profit | Profit |
| 出光クレジット㈱ | IDEMITSU CREDIT CO.,LTD. | 2024/12 | 275,997 | 41,380 | 234,616 | 19,748 | 2,077 | 1,373 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 50% (50%) | 2025/12 | 277,795 | 42,732 | 235,063 | 21,004 | 2,018 | 1,404 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 28,190 | 2,490 | 1,720 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 28,190 | 2,550 | 1,740 |
| りそなカード㈱ | Resona Card Co.,Ltd. | 2024/12 | 107,580 | 39,653 | 67,926 | 12,937 | 1,287 | 905 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 22.4% (22.4%) | 2025/12 | 111,146 | 41,156 | 69,990 | 13,338 | 1,277 | 924 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 18,410 | 2,100 | 1,470 |
| 高島屋フィナンシャル・パートナーズ㈱ | Takashimaya Financial Partners Co.,Ltd | 2024/12 | — | — | — | 16,673 | — | — |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 30.5% (30.5%) | 2025/12 | — | — | — | 17,799 | — | — |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 23,770 | 5,100 | 3,330 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 23,840 | 5,450 | 3,580 |
| 大和ハウスフィナンシャル㈱ | Daiwa House Financial Co.,Ltd | 2024/12 | 49,612 | 2,516 | 47,096 | 3,050 | 131 | 61 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 30% (30%) | 2025/12 | 53,357 | 2,686 | 50,670 | 3,064 | 116 | 49 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 4,460 | 250 | 130 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 4,210 | 320 | 270 |
| ㈱セブンCSカードサービス | Seven CS Card Service CO.,LTD | 2024/12 | 150,672 | 42,732 | 107,940 | 11,645 | 2,532 | 1,634 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 49% (49%) | 2025/12 | 149,328 | 43,839 | 105,489 | 11,761 | 2,498 | 1,612 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | 14,980 | 2,250 | 1,470 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | 15,110 | 2,390 | 1,840 |
| ㈱セゾンテクノロジー | Saison Technology Co., Ltd. | 2024/12 | 21,049 | 13,820 | 7,228 | 6,598 ※1 | 1,568 | 1,028 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 46.8% (46.8%) | 2025/12 | 20,677 | 13,413 | 7,263 | 5,696 ※1 | 953 | 606 |
| セグメント Segment | ペイメント Payment | 2026/3計画(plan) | — | — | — | — | 2,300 | 1,600 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | — | 2,260 | 1,600 |
| | | 2026/3再修正計画(Further Amendment Plan) | — | — | — | — | 1,300 | 850 |
| スルガ銀行㈱ | Suruga Bank Ltd. | 2024/12 | 3,446,490 | 301,493 | 3,144,996 | 67,665 | 22,305 | 18,365 |
| 直接保有割合 ownership (グループ議決権保有割合 own by CS-group) | 16.9% (16.9%) | 2025/12 | 3,459,090 | 305,896 | 3,153,194 | 79,896 | 26,512 | 23,898 |
| セグメント Segment | ファイナンス Finance | 2026/3計画(plan) | — | — | — | — | 27,500 | 22,000 |
| | | 2026/3修正計画(Amendment plan) | — | — | — | — | 31,000 | 25,000 |

※1…㈱セゾンテクノロジーの営業収益欄は、売上高から売上原価を控除した「売上総利益」を表示。 For Saison Technology Co., Ltd. gross profit (※1) is shown after deducting the cost from the amount of sales.

| 貸 借 対 照 表（2025年12月31日現在） ※単体 | | | | CREDIT SAISON Co.,Ltd. | | | | | |
|---|--|------------------------|----------------------------|-------------------------|---------------------------------|---|------------------------|----------------------------|-------------------------|
| Balance Sheets （As of December 31, 2025） Non-Consolidated | | | | 単位：百万円／（ ¥ Million） | | | | | |
| Term | | 2025年3月 March, 2025 | 2025年12月 December, 2025 | 増減 Increase/Decrease | Term | | 2025年3月 March, 2025 | 2025年12月 December, 2025 | 増減 Increase/Decrease |
| 科 目 | Item | 金額 Amount | | | 科 目 | Item | 金額 Amount | | |
| (資 産 の 部) | | (Assets) | | | (負 債 の 部) | | (Liabilities) | | |
| 流 動 資 産 | Total Current assets | (3,670,501) | (3,866,982) | (196,481) | 流 動 負 債 | Total Current liabilities | (1,318,444) | (1,390,056) | (71,611) |
| 現 金 及 び 預 金 | Cash and deposits | 75,827 | 58,358 | △ 17,468 | 買 掛 金 | Accounts payable-trade | 287,534 | 304,481 | 16,946 |
| 割 賦 売 掛 金 | Accounts receivable-installment | 1,507,320 | 1,609,835 | 102,514 | 短 期 借 入 金 | Short-term borrowings | 275,171 | 265,306 | △ 9,864 |
| 営 業 貸 付 金 | Operating loans | 1,152,180 | 1,146,185 | △ 5,995 | 関 係 会 社 短 期 借 入 金 | Short-term loans payable to subsidiaries and associates | 9,020 | 11,009 | 1,989 |
| リ ー ス 投 資 資 産 | Investments in leases | 301,295 | 324,763 | 23,468 | 1 年 内 返 済 予 定 の 長 期 借 入 金 | Current portion of long-term borrowings | 153,820 | 127,700 | △ 26,120 |
| 営 業 投 資 有 価 証 券 | Operational investment securities | 75,607 | 74,124 | △ 1,483 | 1 年 内 償 還 予 定 の 社 債 | Current portion of bonds payable | 65,000 | 135,000 | 70,000 |
| 商 品 | Merchandise | 104 | 3,909 | 3,804 | コ マ ー シ ャ ル ・ ペ ー パ ー | Commercial papers | 428,000 | 450,000 | 22,000 |
| 貯 蔵 品 | Supplies | 2,275 | 2,071 | △ 204 | 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 | 17,471 | 24,616 | 7,144 |
| 前 払 費 用 | Prepaid expenses | 2,914 | 3,127 | 213 | リ ー ス 債 務 | Lease obligations | 12 | 8 | △ 4 |
| 1 年 内 長 期 貸 付 金 | Current portion of long-term loans receivable | - | 76 | 76 | 未 払 金 | Accounts payable-other | 2,073 | 3,432 | 1,358 |
| 関 係 会 社 短 期 貸 付 金 | Short-term loans receivable from subsidiaries and associates | 542,522 | 636,441 | 93,918 | 未 払 費 用 | Accrued expenses | 24,504 | 24,895 | 390 |
| 未 収 入 金 | Accounts receivable-other | 39,473 | 44,106 | 4,633 | 未 払 法 人 税 等 | Income taxes payable | 19,142 | 5,347 | △ 13,794 |
| そ の 他 | Other | 12,724 | 8,431 | △ 4,292 | 契 約 負 債 | Contract liabilities | 6,118 | 7,532 | 1,413 |
| 貸 倒 引 当 金 | Allowance for doubtful accounts | △ 41,747 | △ 44,451 | △ 2,704 | 預 り 金 | Deposits received | 12,047 | 16,126 | 4,079 |
| | | | | | 前 受 収 益 | Unearned revenue | 3,691 | 4,912 | 1,220 |
| | | | | | 賞 与 引 当 金 | Provision for bonuses | 5,571 | 572 | △ 4,999 |
| 固 定 資 産 | Total non-current assets | (438,382) | (428,623) | (△ 9,759) | 役 員 賞 与 引 当 金 | Provision for bonuses for directors (and other officers) | 106 | 66 | △ 39 |
| 有形固定資産 | Total property, plant and equipment | (14,312) | (13,791) | (△ 520) | 利 息 返 還 損 失 引 当 金 | Provision for loss on interest repayment | 3,439 | 3,207 | △ 231 |
| 建 物 (純 額) | Buildings, net | 5,269 | 5,149 | △ 119 | 商 品 券 回 収 損 失 引 当 金 | Provision for loss on collecting gift tickets | 125 | 124 | △ 0 |
| 車 両 運 搬 具 (純 額) | Vehicles, net | 0 | 0 | △ 0 | そ の 他 | Other | 5,593 | 5,715 | 122 |
| 器 具 備 品 (純 額) | Equipment, net | 2,156 | 1,691 | △ 465 | | | | | |
| 土 地 | Land | 6,643 | 6,641 | △ 1 | 固 定 負 債 | Total non-current liabilities | (2,285,788) | (2,386,075) | (100,286) |
| リ ー ス 資 産 (純 額) | Leased assets, net | 16 | 7 | △ 8 | 社 債 | Bonds payable | 632,467 | 591,957 | △ 40,509 |
| 建 設 仮 勘 定 | Construction in progress | 225 | 301 | 75 | 長 期 借 入 金 | Long-term borrowings | 1,298,509 | 1,410,929 | 112,420 |
| | | | | | 債 権 流 動 化 借 入 金 | Long-term loans payable under securitized borrowings | 204,815 | 223,798 | 18,983 |
| 無形固定資産 | Total intangible assets | (112,142) | (103,022) | (△ 9,120) | リ ー ス 債 務 | Lease obligations | 5 | 0 | △ 5 |
| ソ フ ト ウ エ ア | Software | 110,082 | 99,425 | △ 10,657 | 契 約 負 債 | Contract liabilities | 912 | - | △ 912 |
| ソ フ ト ウ エ ア 仮 勘 定 | Software in progress | 1,782 | 3,317 | 1,534 | 債 務 保 証 損 失 引 当 金 | Provision for loss on guarantees | 7,668 | 7,920 | 252 |
| そ の 他 | Other | 277 | 280 | 2 | ポ イ ン ト 引 当 金 | Provision for point card certificates | 132,627 | 136,775 | 4,148 |
| | | | | | 利 息 返 還 損 失 引 当 金 | Provision for loss on interest repayment | 7,453 | 5,803 | △ 1,649 |
| | | | | | 受 入 保 証 金 | Guarantee deposits received | 829 | 8,678 | 7,848 |
| | | | | | そ の 他 | Other | 500 | 211 | △ 288 |
| 投資その他の資産 | Total investments and other assets | (311,927) | (311,808) | (△ 118) | | | | | |
| 投 資 有 価 証 券 | Investment securities | 53,724 | 55,217 | 1,492 | 負 債 合 計 | Total Liabilities | 3,604,233 | 3,776,131 | 171,898 |
| 関 係 会 社 株 式 | Shares of subsidiaries and associates | 168,658 | 170,597 | 1,938 | (純 資 産 の 部) | (Net assets) | | | |
| そ の 他 の 関 係 会 社 有 価 証 券 | Investments in other securities of subsidiaries and associates | 3,653 | 4,333 | 680 | 株 主 資 本 | Total shareholders' equity | (487,873) | (497,746) | (9,872) |
| 出 資 金 | Investments in capital | 0 | 0 | - | 1 資 本 金 | Share capital | (75,929) | (75,929) | (-) |
| 関 係 会 社 出 資 金 | Investments in capital of subsidiaries and associates | 9,427 | 9,427 | - | 2 資 本 剰 余 金 | Total Capital surplus | (82,514) | (82,511) | (△ 2) |
| 長 期 貸 付 金 | Long-term loans receivable | 10,076 | 10,000 | △ 76 | (1) 資 本 準 備 金 | Legal capital surplus | 82,497 | 82,497 | - |
| 関 係 会 社 長 期 貸 付 金 | Long-term loans receivable from subsidiaries and associates | 11,424 | 6,716 | △ 4,707 | (2) その他資本剰余金 | Other capital surplus | 17 | 14 | △ 2 |
| 長 期 前 払 費 用 | Long-term prepaid expenses | 7,243 | 7,290 | 46 | 3 利 益 剰 余 金 | Total retained earnings | (422,545) | (453,875) | (31,330) |
| 差 入 保 証 金 | Guarantee deposits | 1,105 | 1,130 | 25 | (1) 利 益 準 備 金 | Legal retained earnings | 3,020 | 3,020 | - |
| 繰 延 税 金 資 産 | Deferred tax assets | 41,125 | 39,282 | △ 1,843 | (2) その他利益剰余金 | Other retained earnings | (419,525) | (450,855) | (31,330) |
| そ の 他 | Other | 5,498 | 7,823 | 2,325 | 別 途 積 立 金 | General reserve | 331,455 | 364,455 | 33,000 |
| 貸 倒 引 当 金 | Allowance for doubtful accounts | △ 9 | △ 9 | - | 繰 越 利 益 剰 余 金 | Retained earnings brought forward | 88,070 | 86,400 | △ 1,669 |
| | | | | | 4 自 己 株 式 | Treasury shares | (△ 93,115) | (△ 114,570) | (△ 21,455) |
| 繰 延 資 産 | Total deferred assets | (2,889) | (2,682) | (△ 206) | | | | | |
| 社 債 発 行 費 | Bond issuance cost | 2,889 | 2,682 | △ 206 | 評 価 ・ 換 算 差 額 等 | Valuation and translation adjustments | (19,666) | (24,410) | (4,743) |
| | | | | | 1 その他有価証券評価差額金 | Valuation difference on available-for-sale securities | 18,919 | 21,639 | 2,719 |
| | | | | | 2 繰延ヘッジ損益 | Deferred gains or losses on hedges | 747 | 2,771 | 2,024 |
| | | | | | 純 資 産 合 計 | Total net assets | 507,540 | 522,157 | 14,616 |
| 資 産 合 計 | Total assets | 4,111,773 | 4,298,288 | 186,514 | 負 債 及 び 純 資 産 合 計 | Total liabilities and net assets | 4,111,773 | 4,298,288 | 186,514 |

| 科 目Item | | Term | | | 2024年12月 (24/04 – 24/12) | | | 2025年12月 (25/04 – 25/12) | | | 増減 Increase/Decrease | | |
|--------------|--|---------|---------|--------|-----------------------------|---------|--------|-----------------------------|---------|---------|-------------------------|--------|---|
| | | 金額 | Amount | % | 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 | | 173,493 | | | 191,920 | | | 18,427 | 110.6% | | | |
| リース事業収益 | Income from the leases business | | 9,964 | | | 10,941 | | | 976 | 109.8% | | | |
| ファイナンス事業利益 | Income from the finance business | | | | | | | | | | | | |
| ファイナンス事業収益 | Revenue from the finance business | 37,847 | | | 41,854 | | | 4,006 | | | | | |
| ファイナンス事業原価 | Cost of the finance business | 8 | 37,839 | | 0 | 41,853 | | △ 7 | 4,013 | 110.6% | | | |
| 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 | 133 | | | 33 | | | △ 100 | | | | | |
| 不動産関連事業原価 | Cost of the real estate business | 2 | 130 | | 0 | 32 | | △ 2 | △ 97 | 25.0% | | | |
| 金融収益 | Financial revenue | | 7,706 | | | 12,076 | | | 4,370 | 156.7% | | | |
| 計 | Total | | 229,134 | 100.0% | | 256,824 | 100.0% | | 27,690 | 112.1% | | | |
| 営 業 費 用 | Operating expenses | | | | | | | | | | | | |
| 販売費及び一般管理費 | Selling, general and administrative expenses | | 175,513 | 76.6% | | 187,050 | 72.8% | | 11,536 | 106.6% | | | |
| 金 融 費 用 | Financial expenses | | 14,339 | 6.3% | | 20,989 | 8.2% | | 6,649 | 146.4% | | | |
| 計 | Total | | 189,853 | 82.9% | | 208,039 | 81.0% | | 18,186 | 109.6% | | | |
| 営 業 利 益 | Operating profit | | 39,280 | 17.1% | | 48,785 | 19.0% | | 9,504 | 124.2% | | | |
| 営 業 外 収 益 | Non-operating income | | 7,677 | 3.4% | | 6,798 | 2.6% | | △ 878 | 88.6% | | | |
| 営 業 外 費 用 | Non-operating expenses | | 144 | 0.1% | | 254 | 0.1% | | 110 | 176.4% | | | |
| 経 常 利 益 | Ordinary profit | | 46,814 | 20.4% | | 55,329 | 21.5% | | 8,515 | 118.2% | | | |
| 特 別 利 益 | Extraordinary income | | 17,701 | 7.7% | | 13,761 | 5.4% | | △ 3,939 | 77.7% | | | |
| 特 別 損 失 | Extraordinary losses | | 47 | 0.0% | | 1,581 | 0.6% | | 1,534 | 3340.5% | | | |
| 税引前四半期純利益 | Profit before income taxes | | 64,468 | 28.1% | | 67,509 | 26.3% | | 3,041 | 104.7% | | | |
| 法人税、住民税及び事業税 | Income taxes-current | 19,000 | | | 18,440 | | | △ 560 | | | | | |
| 法人税等調整額 | Income taxes-deferred | △ 2,174 | 16,825 | 7.3% | △ 324 | 18,116 | 7.1% | 1,850 | 1,290 | 107.7% | | | |
| 四半期純利益 | Profit | | 47,642 | 20.8% | | 49,393 | 19.2% | | 1,751 | 103.7% | | | |

※2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。
From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

| | | 2024年12月 December, 2024 | 2025年12月 December, 2025 |
|---------|--------------|----------------------------|----------------------------|
| 自己資本比率 | Equity ratio | 12.38% | 12.15% |
| 総資産利益率 | ROA | 1.17% | 1.17% |
| 自己資本利益率 | ROE | 9.06% | 9.59% |

貸借対照表（2025年12月31日現在）

Balance Sheet（As of December 31, 2025）

| Term | | 2025年3月 | 2025年12月 | 増減 | Term | | 2025年3月 | 2025年12月 | 増減 |
|--------------|-------------------------------------|-------------|----------------|-------------------|--------------|---|-------------|----------------|-------------------|
| | | March, 2025 | December, 2025 | Increase/Decrease | | | March, 2025 | December, 2025 | 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 | 79,105 | 73,894 | △ 5,210 | 流動負債 | Current liabilities | 202,399 | 203,650 | 1,251 |
| 現金及び預金 | Cash and deposits | 1,414 | 1,431 | 17 | 支払手形及び買掛金 | Notes and accounts payable-trade | 28 | 28 | 0 |
| 受取手形及び営業未収入金 | Trade notes and accounts receivable | 283 | 270 | △ 12 | 短期借入金 | Short-term loans payable | 198,218 | 199,726 | 1,507 |
| たな卸資産 | Inventories | 76,882 | 71,702 | △ 5,179 | 未払金・未払費用 | Accounts payable-other and accrued expenses | 720 | 452 | △ 268 |
| その他 | Other | 525 | 490 | △ 35 | 預り保証金 | Guarantee deposits | 566 | 514 | △ 51 |
| 貸倒引当金 | Allowance for doubtful accounts | △ 0 | △ 0 | 0 | その他 | Other | 2,865 | 2,928 | 63 |
| 固定資産 | Noncurrent assets | 164,898 | 178,218 | 13,320 | 固定負債 | Noncurrent liabilities | 1,048 | 1,365 | 317 |
| 有形固定資産 | Property, plant and equipment | 150,495 | 170,463 | 19,968 | 預り保証金 | Guarantee deposited | 879 | 929 | 49 |
| 無形固定資産 | Intangible assets | 29 | 35 | 6 | その他 | Other | 168 | 436 | 267 |
| 投資その他の資産 | Investments and other assets | 14,373 | 7,719 | △ 6,653 | | | | | |
| 整理事業関連資産 | Liquidation business assets | 11,423 | 4,791 | △ 6,632 | | | | | |
| その他 | Other | 2,976 | 2,949 | △ 26 | | | | | |
| 貸倒引当金 | Allowance for doubtful accounts | △ 26 | △ 21 | 5 | | | | | |
| | | | | | 負債合計 | Total liabilities | 203,447 | 205,015 | 1,568 |
| | | | | | (純資産の部) | (Net assets) | | | |
| | | | | | 株主資本 | Shareholders' equity | 40,555 | 47,097 | 6,542 |
| | | | | | 資本金 | Share capital | 50 | 50 | — |
| | | | | | 資本剰余金 | Capital surplus | 50 | 50 | — |
| | | | | | 利益剰余金 | Retained earnings | 40,455 | 46,997 | 6,542 |
| | | | | | 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 | 40,555 | 47,097 | 6,542 |
| 資産合計 | Total assets | 244,003 | 252,113 | 8,110 | 負債純資産合計 | Total liabilities and net assets | 244,003 | 252,113 | 8,110 |

損 益 計 算 書 （2025年4月1日 ～ 2025年12月31日）

Statement of Income （April 1, 2025 to December 31, 2025）

| Term | | 2024年12月 (24/04 – 24/12) | 2025年12月 (25/04 – 25/12) | 増減 Increase/Decrease |
|--------------------|--|-----------------------------|-----------------------------|-------------------------|
| 科 目 | Items | | | |
| 売上高 | Net sales | 39,590 | 27,546 | △ 12,044 |
| 売上原価 | Cost of sales | 24,527 | 15,676 | △ 8,851 |
| 売上総利益 | Gross profit | 15,062 | 11,869 | △ 3,192 |
| 販売費及び一般管理費 | Selling, general and administrative expenses | 5,586 | 5,850 | 263 |
| 営業利益 | Operating profit | 9,475 | 6,018 | △ 3,456 |
| 営業外収益 | Non-operating income | 2,041 | 6,022 | 3,981 |
| 営業外費用 | Non-operating expenses | 2,303 | 2,903 | 600 |
| 経常利益 | Ordinary profit | 9,214 | 9,138 | △ 75 |
| 特別利益 | Extraordinary income | 1,164 | 675 | △ 488 |
| 特別損失 | Extraordinary loss | 4 | 0 | △ 4 |
| 税金等調整前四半期純利益 | Profit before income taxes | 10,374 | 9,814 | △ 560 |
| 法人税等 | Income taxes | 3,637 | 3,271 | △ 365 |
| 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 | 6,736 | 6,542 | △ 194 |

貸 借 対 照 表 （2025年12月31日現在）

Balance Sheet （As of December 31, 2025）

| Term 科 目Items | | 2025年3月 | 2025年12月 | 増減 | Term 科 目Items | | 2025年3月 | 2025年12月 | 増減 |
|----------------------|---------------------------------------|-------------|----------------|-------------------|----------------------|--|-------------|----------------|-------------------|
| | | March, 2025 | December, 2025 | Increase/Decrease | | | March, 2025 | December, 2025 | Increase/Decrease |
| | | 金額 | Amount | | | | 金額 | Amount | |
| (資産の部) | (Assets) | | | | (負債の部) | (Liabilities) | | | |
| 流動資産 | Current assets | 377,335 | 458,379 | 81,044 | 流動負債 | Current liabilities | 345,174 | 419,633 | 74,458 |
| 現金及び預金 | Cash and deposits | 2,670 | 2,164 | △ 505 | 短期借入金 | Short-term borrowings | 339,856 | 414,585 | 74,728 |
| 営業貸付金 | Operating loans | 287,071 | 355,250 | 68,179 | 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 | 65,543 | 75,062 | 9,519 | リース債務 | Lease obligations | 4 | 4 | 0 |
| 短期貸付金 | Short-term loans receivable | 19,952 | 24,052 | 4,100 | 未払金 | Accounts payable - other | 21 | 19 | △ 2 |
| 未収入金 | Accounts receivable | 106 | 168 | 62 | 未払費用 | Accrued expenses | 1,264 | 850 | △ 414 |
| 前払費用 | Prepaid expenses | 109 | 125 | 15 | 未払法人税等 | Income taxes payable | 2,533 | 2,421 | △ 111 |
| 未収収益 | Accrued income | 1,374 | 1,686 | 311 | 利息返還損失引当金 | Provision for loss on interest repayment | 248 | 243 | △ 5 |
| 繰延税金資産 | Deferred tax assets | － | － | － | 債務保証引当金 | Provision for loss on guarantees | 416 | 487 | 70 |
| その他流動資産 | Other current assets | 2,486 | 1,925 | △ 561 | その他流動負債 | Other current liabilities | 828 | 1,021 | 192 |
| 貸倒引当金 | Allowance for doubtful accounts | △ 1,978 | △ 2,055 | △ 77 | | | | | |
| | | | | | 固定負債 | Noncurrent liabilities | 714 | 627 | △ 86 |
| 固定資産 | Noncurrent assets | 11,384 | 11,724 | 339 | 長期借入金 | Long-term borrowings | － | － | － |
| 有形固定資産 | Property, plant and equipment | 267 | 242 | △ 25 | リース債務 | Lease obligations | 4 | 1 | △ 3 |
| 土地 | Land | － | － | － | 長期未払金 | Long-term accounts payable | － | － | － |
| 建物 | Buildings | 157 | 155 | △ 1 | 利息返還損失引当金 | Provision for loss on interest repayment | 709 | 626 | △ 83 |
| 器具及び備品等 | Furniture and fixtures | 102 | 82 | △ 20 | | | | | |
| リース資産 | Leased assets | 7 | 4 | △ 2 | | | | | |
| | | | | | | | | | |
| 無形固定資産 | Intangible assets | 224 | 222 | △ 1 | | | | | |
| ソフトウェア | Software | 215 | 148 | △ 67 | | | | | |
| 無形建設仮勘定 | Software in progress | 4 | 70 | 65 | | | | | |
| 電話加入権 | Telephone subscription right | 4 | 4 | － | | | | | |
| | | | | | | | | | |
| 投資等 | Investments and other assets | 10,892 | 11,259 | 366 | | | | | |
| 投資有価証券 | Investment securities | 442 | 487 | 45 | | | | | |
| 関係会社株式 | Shares of subsidiaries and associates | 8,251 | 8,251 | － | | | | | |
| 固定化営業債権 | Long-term loans receivable | 11 | 11 | △ 0 | | | | | |
| 長期前払費用 | Long-term prepaid expenses | 100 | 89 | △ 10 | | | | | |
| 繰延税金資産 | Deferred tax assets | 1,849 | 2,187 | 337 | | | | | |
| その他投資等 | Other assets | 248 | 242 | △ 5 | | | | | |
| 貸倒引当金 | Allowance for doubtful accounts | △ 10 | △ 10 | 0 | | | | | |
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損 益 計 算 書 （2025年4月1日 ～ 2025年12月31日）
Statement of Income （April 1, 2025 to December 31, 2025）

| Term | | 2024年12月 (24/04 – 24/12) | 2025年12月 (25/04 – 25/12) | 増減 Increase/Decrease |
|--------------|--|-----------------------------|-----------------------------|-------------------------|
| 科 目 | Items | | | |
| 営業収益 | Operating revenue | 17,913 | 24,625 | 6,712 |
| 営業費用 | Operating expenses | 9,498 | 12,596 | 3,097 |
| 金融費用 | Financial expenses | 3,451 | 5,428 | 1,976 |
| 販売費及び一般管理費 | Selling, general administrative expenses | 6,046 | 7,167 | 1,121 |
| 営業利益 | Operating income | 8,415 | 12,029 | 3,614 |
| 営業外収益 | Non-operating income | 448 | 516 | 68 |
| 営業外費用 | Non-operating expenses | – | 3 | 3 |
| 経常利益 | Ordinary profit | 8,863 | 12,543 | 3,680 |
| 特別利益 | Extraordinary income | – | – | – |
| 特別損失 | Extraordinary losses | – | – | – |
| 税引前四半期純利益 | Profit before income taxes | 8,863 | 12,543 | 3,680 |
| 法人税、住民税及び事業税 | Income taxes - current | 2,752 | 3,874 | 1,121 |
| 法人税等調整額 | Income taxes - deferred | △ 104 | △ 340 | △ 235 |
| 四半期純利益 | Profit | 6,215 | 9,008 | 2,793 |

◆ 取扱高の実績 Total Transaction Volume (単体 Non-Consolidated)

単位：百万円／（¥ Million）

| | | | 2024/12 | 前年比 | 構成比 | 2025/12 | 前年比 | 構成比 | 2025/3 | 前年比 | 構成比 |
|------------------------|--|--|---------------------|--------|------------|---------------------|--------|------------|--------------------|--------|------------|
| | | | YOY Change(%) | | % of Total | YOY Change(%) | | % of Total | YOY Change(%) | | % of Total |
| | | | 2024/4/1~2024/12/31 | | | 2025/4/1~2025/12/31 | | | 2024/4/1~2025/3/31 | | |
| カードショッピング | Credit card-related shopping services | | 4,497,062 | 105.7% | 58.8% | 4,652,611 | 103.5% | 57.9% | 5,987,041 | 105.3% | 58.6% |
| カードキャッシング | Cash advances | | 112,903 | 91.5% | 1.5% | 108,757 | 96.3% | 1.4% | 149,667 | 92.7% | 1.5% |
| カード事業計 | Credit card business total | | 4,609,965 | 105.3% | 60.3% | 4,761,369 | 103.3% | 59.2% | 6,136,709 | 104.9% | 60.0% |
| 証書ローン | Member's Loan | | 344 | 68.7% | 0.0% | 84 | 24.5% | 0.0% | 451 | 71.3% | 0.0% |
| プロセッシング | Agency services | | 2,433,691 | 108.0% | 31.8% | 2,646,954 | 108.8% | 32.9% | 3,250,704 | 107.7% | 31.8% |
| ペイメント関連 | Payment-related | | 23,391 | 94.5% | 0.3% | 26,143 | 111.8% | 0.3% | 32,040 | 98.4% | 0.3% |
| ペイメント事業計 | Payment business total | | 7,067,392 | 106.2% | 92.4% | 7,434,551 | 105.2% | 92.5% | 9,419,907 | 105.8% | 92.1% |
| リース事業 | Leases | | 108,886 | 98.1% | 1.4% | 124,837 | 114.6% | 1.6% | 148,341 | 101.1% | 1.5% |
| 信用保証 | Credit guarantees | | 117,241 | 123.9% | 1.5% | 117,054 | 99.8% | 1.5% | 155,052 | 117.0% | 1.5% |
| 不動産担保ローン (資産形成ローン等) | Mortgage loans (Asset formation loan etc.) | | 150,314 | 162.6% | 2.0% | 129,491 | 86.1% | 1.6% | 203,704 | 145.6% | 2.0% |
| その他 (フラット35、家賃保証等) | Others (Flat 35 Loans , rent guarantee business etc.) | | 202,395 | 88.7% | 2.6% | 231,512 | 114.4% | 2.9% | 297,451 | 88.0% | 2.9% |
| ファイナンス関連 | Finance-related | | 352,710 | 110.0% | 4.6% | 361,003 | 102.4% | 4.5% | 501,155 | 104.8% | 4.9% |
| ファイナンス事業計 | Finance business total | | 469,951 | 113.2% | 6.1% | 478,057 | 101.7% | 5.9% | 656,208 | 107.5% | 6.4% |
| その他の事業 | Other businesses | | 133 | 143.8% | 0.0% | 33 | 24.8% | 0.0% | 134 | 127.1% | 0.0% |
| 取扱高合計 | Total volume of transactions | | 7,646,363 | 106.4% | 100.0% | 8,037,480 | 105.1% | 100.0% | 10,224,591 | 105.9% | 100.0% |

- ◆ 「プロセッシング」はプロセッシング業務受託のことで、決算短信上の「業務代行収益」を指す。
Agency services are fees received for making insourcing processing services on behalf of other companies.
- ◆ 「ペイメント関連」は保険収益などを含む。
Payment related business includes items such as insurance revenue.
- ◆ 「その他の事業」は賃貸収入などを含む。
Other businesses includes items such as lease revenue.
- ◆ 2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。
From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

◆ 営業資産残高の実績 Operating Assets (単体 Non-Consolidated)

単位：百万円／（¥ Million）

| | | | 2024/12 | 2025/12 | 前年比 | 対期末増減 | 前期末比 | 2025/3 |
|-----------------|------------------------|--|-------------|---------------|--------|----------------------------------|---------------------------|-------------|
| | | | | YOY Change(%) | | Increase/Decrease from 2025/3 | Change from 2025/3 (%) | |
| | カードショッピング | Credit card-related shopping services | 1,435,389 | 1,398,192 | 97.4% | 83,027 | 106.3% | 1,315,165 |
| | (内 リボルビング) | (shopping revolving included) | 485,040 | 506,497 | 104.4% | 15,996 | 103.3% | 490,500 |
| | カードキャッシング | Cash advances | 177,383 | 176,311 | 99.4% | △ 2,020 | 98.9% | 178,332 |
| カード事業計 | | Credit card business total | 1,612,772 | 1,574,504 | 97.6% | 81,006 | 105.4% | 1,493,497 |
| 証書ローン | | Member's Loan | 1,808 | 1,292 | 71.5% | △ 422 | 75.3% | 1,715 |
| プロセシング | | Agency services | 117,161 | 124,883 | 106.6% | 18,212 | 117.1% | 106,670 |
| ペイメント関連 | | Payment-related | 115 | 59 | 51.7% | △ 35 | 62.7% | 95 |
| ペイメント事業計 | | Payment business total | 1,731,859 | 1,700,740 | 98.2% | 98,761 | 106.2% | 1,601,979 |
| リース事業 | | Leases | 83,168 | 86,612 | 104.1% | 850 | 101.0% | 85,761 |
| 信用保証 | | Credit guarantees | 1,243 | 1,233 | 99.2% | △ 9 | 99.3% | 1,242 |
| | | | (327,173) | (390,688) | 119.4% | (47,758) | (113.9%) | (342,929) |
| | 不動産担保ローン (資産形成ローン等) | Mortgage loans (Asset formation loan etc.) | 760,493 | 756,884 | 99.5% | △ 10,078 | 98.7% | 766,963 |
| | その他 | Others | 206,957 | 215,372 | 104.1% | 7,253 | 103.5% | 208,118 |
| | (フラット35、家賃保証等) | (Flat 35 Loans , rent guarantee business etc.) | (643,828) | (754,050) | 117.1% | (63,015) | (109.1%) | (691,034) |
| ファイナンス関連 | | Finance-related | 967,451 | 972,257 | 100.5% | △ 2,824 | 99.7% | 975,082 |
| | | | (1,404,321) | (1,510,935) | 107.6% | (52,937) | (103.6%) | (1,457,997) |
| ファイナンス事業計 | | Finance business total | 968,694 | 973,490 | 100.5% | △ 2,833 | 99.7% | 976,324 |
| | | | (1,731,495) | (1,901,623) | 109.8% | (100,696) | (105.6%) | (1,800,927) |
| 割賦売掛金・営業貸付金等残高計 | | Accounts receivable - installment, | 2,783,722 | 2,760,844 | 99.2% | 96,778 | 103.6% | 2,664,066 |
| | | Operating loans, etc. | (3,546,522) | (3,688,976) | 104.0% | (200,308) | (105.7%) | (3,488,668) |
| リース投資資産 | | Investments in leases | 296,285 | 324,763 | 109.6% | 23,468 | 107.8% | 301,295 |

◆ () は、保証残高（偶発債務）を含む。

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

◆ 2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。

From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

■ 債権流動化分を含む場合の残高

ショッピング 860億円(1回払い)

The number of installment accounts receivable () includes securitized credit card-related shopping ¥ 86bil (monthly payment).

| | | 2024/12 | 2025/12 | 前年比 | 対期末増減 | 前期末比 | 2025/3 |
|-----------|---------------------------------------|-----------|---------------|--------|----------------------------------|---------------------------|-----------|
| | | | YOY Change(%) | | Increase/Decrease from 2025/3 | Change from 2025/3 (%) | |
| カードショッピング | Credit card-related shopping services | 1,442,389 | 1,484,192 | 102.9% | 131,027 | 109.7% | 1,353,165 |

◆ 営業収益の実績 Operating Revenue (単体 Non-Consolidated)

単位：百万円／（¥ Million）

| | | | 2024/12 | 前年比 | 構成比 | 2025/12 | 前年比 | 構成比 | 2025/3 | 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 | 122,008 | 107.9% | 53.2% | 134,391 | 110.1% | 52.3% | 164,528 | 108.9% | 53.1% |
| | カードキャッシング | Cash advances | 18,494 | 100.0% | 8.1% | 18,392 | 99.4% | 7.2% | 24,478 | 99.5% | 7.9% |
| | カード事業計 | Credit card business total | 140,503 | 106.8% | 61.3% | 152,783 | 108.7% | 59.5% | 189,007 | 107.6% | 61.0% |
| | 証書ローン | Member's Loan | 161 | 77.9% | 0.1% | 120 | 74.7% | 0.0% | 208 | 78.2% | 0.1% |
| | プロセッシング | Agency services | 21,425 | 101.7% | 9.4% | 23,789 | 111.0% | 9.3% | 30,250 | 108.1% | 9.8% |
| | ペイメント関連 | Payment-related | 11,402 | 103.8% | 5.0% | 15,227 | 133.5% | 5.9% | 15,453 | 103.4% | 5.0% |
| | ペイメント事業計 | Payment business total | 173,493 | 105.9% | 75.7% | 191,920 | 110.6% | 74.7% | 234,919 | 107.3% | 75.8% |
| | リース事業 | Leases | 9,964 | 106.1% | 4.3% | 10,941 | 109.8% | 4.3% | 13,440 | 106.4% | 4.3% |
| | 信用保証 | Credit guarantees | 11,490 | 110.5% | 5.0% | 11,710 | 101.9% | 4.6% | 15,344 | 110.2% | 4.9% |
| | 不動産担保ローン (資産形成ローン等) | Mortgage loans (Asset formation loan etc.) | 18,433 | 115.3% | 8.0% | 21,407 | 116.1% | 8.3% | 24,622 | 115.9% | 7.9% |
| | その他 (フラット35、家賃保証等) | Others (Flat 35 Loans , rent guarantee business etc.) | 7,915 | 110.2% | 3.5% | 8,735 | 110.4% | 3.4% | 10,680 | 108.3% | 3.4% |
| | ファイナンス関連 | Finance-related | 26,348 | 113.7% | 11.5% | 30,142 | 114.4% | 11.7% | 35,303 | 113.5% | 11.4% |
| | ファイナンス事業計 | Finance business total | 37,839 | 112.7% | 16.5% | 41,853 | 110.6% | 16.3% | 50,648 | 112.5% | 16.3% |
| | その他の事業 | Other businesses | 130 | 249.0% | 0.1% | 32 | 25.0% | 0.0% | 131 | 229.7% | 0.0% |
| | 金融収益 | Financial revenue | 7,706 | 145.1% | 3.4% | 12,076 | 156.7% | 4.7% | 10,926 | 150.3% | 3.5% |
| | 営業収益計 | Total operating revenue | 229,134 | 108.0% | 100.0% | 256,824 | 112.1% | 100.0% | 310,066 | 109.2% | 100.0% |

◆ 「プロセッシング」はプロセッシング業務受託のことで、決算短信上の「業務代行収益」を指す。

Agency services are fees received for making insourcing processing services on behalf of other companies.

◆ 「ペイメント関連」は保険収益などを含む。

Payment related business includes items such as insurance revenue.

◆ 「その他の事業」は賃貸収入などを含む。

Other businesses includes items such as lease revenue.

◆ 2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。

From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

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

| | | | 2024/12 | 前年比 | 構成比 | 2025/12 | 前年比 | 構成比 | 2025/3 | 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 | 66,828 | 102.3% | 54.8% | 66,884 | 100.1% | 49.8% | 88,336 | 102.0% | 53.7% |
| | リボ残高収益 | Revenues from Revolving Credit | 45,783 | 115.8% | 37.5% | 55,343 | 120.9% | 41.2% | 63,217 | 118.7% | 38.4% |
| | 年会費等 | Annual membership Fees etc. | 9,397 | 114.8% | 7.7% | 12,163 | 129.4% | 9.1% | 12,974 | 115.6% | 7.9% |
| | 合計 | Total | 122,008 | 107.9% | 100.0% | 134,391 | 110.1% | 100.0% | 164,528 | 108.9% | 100.0% |

◆ 販売費及び一般管理費の実績 Selling, General and Administrative Expenses (単体 Non-Consolidated)

単位：百万円／（＄ Million）

| | | 2024/12 | 増減 | 前年比 | 2025/12 | 増減 | 前年比 | 2025/3 | 増減 | 前年比 |
|------------------------|---|-------------------|----------------|--------|-------------------|----------------|--------|-------------------|----------------|--------|
| | | Increase/Decrease | YOY Change (%) | | Increase/Decrease | YOY Change (%) | | Increase/Decrease | YOY Change (%) | |
| 広告宣伝費 | Advertising expenses | 38,388 | 2,850 | 108.0% | 42,717 | 4,328 | 111.3% | 54,295 | 8,054 | 117.4% |
| 貸倒引当金繰入額 | Provision of allowance for doubtful accounts | 16,375 | 876 | 105.7% | 22,101 | 5,725 | 135.0% | 22,963 | 1,578 | 107.4% |
| 利息返還損失引当金繰入額 | Provision for loss on interest repayment | — | — | — | — | — | — | — | △ 2,368 | — |
| 債務保証損失引当金繰入額 | Provision for loss on guarantees | 6,774 | 662 | 110.8% | 6,778 | 4 | 100.1% | 7,665 | 635 | 109.0% |
| 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) | 378 | 43 | 112.9% | 405 | 26 | 107.0% | 536 | 63 | 113.5% |
| 従業員給料・賞与及び 賞与引当金繰入額 | Employees' salaries and bonuses Provision for bonuses | 20,540 | △ 1,254 | 94.2% | 19,824 | △ 715 | 96.5% | 29,060 | △ 2,361 | 92.5% |
| 福利厚生費 他 | Welfare expenses, Others | 4,086 | △ 104 | 97.5% | 3,927 | △ 158 | 96.1% | 5,760 | △ 264 | 95.6% |
| 人件費計 | Personnel expenses | 25,005 | △ 1,316 | 95.0% | 24,157 | △ 847 | 96.6% | 35,357 | △ 2,561 | 93.2% |
| 通信交通費 | Communication and transportation expenses | 5,403 | △ 102 | 98.1% | 5,334 | △ 69 | 98.7% | 7,455 | 104 | 101.4% |
| 租税公課 | Taxes and dues | 5,712 | 443 | 108.4% | 5,204 | △ 507 | 91.1% | 7,613 | 410 | 105.7% |
| 賃借料 | Rent expenses | 1,271 | △ 147 | 89.6% | 1,212 | △ 58 | 95.4% | 1,685 | △ 183 | 90.2% |
| 取扱手数料 | Transaction Volume fees | 26,362 | 2,208 | 109.1% | 27,223 | 860 | 103.3% | 35,364 | 2,368 | 107.2% |
| システム関連費用 | System related expenses | 13,023 | 582 | 104.7% | 13,705 | 682 | 105.2% | 18,515 | 1,218 | 107.0% |
| その他 | Others | 14,469 | 372 | 102.6% | 15,656 | 1,186 | 108.2% | 20,349 | 1,409 | 107.4% |
| 支払手数料計 | Commission expenses | 53,854 | 3,164 | 106.2% | 56,585 | 2,730 | 105.1% | 74,229 | 4,995 | 107.2% |
| 減価償却費 | Depreciation | 16,391 | 226 | 101.4% | 16,924 | 532 | 103.3% | 22,045 | 467 | 102.2% |
| その他 | Others | 6,336 | △ 461 | 93.2% | 6,034 | △ 302 | 95.2% | 9,098 | △ 110 | 98.8% |
| 合計 | Total | 175,513 | 6,195 | 103.7% | 187,050 | 11,536 | 106.6% | 242,409 | 11,021 | 104.8% |

■ 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）

| | | 2024/12 | 増減 | 前年比 | 2025/12 | 増減 | 前年比 | 2025/3 | 増減 | 前年比 |
|-----------------|--|-------------------|----------------|--------|-------------------|----------------|--------|-------------------|----------------|--------|
| | | Increase/Decrease | YOY Change (%) | | Increase/Decrease | YOY Change (%) | | Increase/Decrease | YOY Change (%) | |
| 貸倒償却・債権売却損 実額合計 | Total actual Credit losses and Sell receivables losses | 23,127 | 11 | 100.0% | 26,704 | 3,577 | 115.5% | 31,445 | 802 | 102.6% |

◆ 金利感応度によるバランスシートの構造

Interest Rate Structure of Assets and Liabilities

(単体 Non-Consolidated)

| | 2025/3 | 2025/12 |
|-----------------------------|---------|---------|
| 変動金利資産 | 1,409 | 1,478 |
| Variable-rate assets | | |
| 準固定金利資産 | 692 | 716 |
| Semi fixed-rate assets | | |
| 固定金利資産 | 572 | 597 |
| Fixed-rate assets | | |
| 非金利資産 | 1,437 | 1,506 |
| Non interest-earning assets | (1,475) | (1,592) |
| 資産合計 | 4,111 | 4,298 |
| Total assets | (4,149) | (4,384) |

| 単位：10億円／（¥ Billion） | | |
|--|---------|---------|
| | 2025/3 | 2025/12 |
| 変動金利負債 | 895 | 908 |
| Variable-rate liabilities | (933) | (994) |
| 固定金利負債 | 2,188 | 2,332 |
| Fixed-rate liabilities | (2,188) | (2,332) |
| 非金利負債 | 519 | 535 |
| Non interest-bearing liabilities | | |
| 資本 | 507 | 522 |
| Shareholder's equity | | |
| 負債・資本合計 | 4,111 | 4,298 |
| Total liabilities and shareholder's equity | (4,149) | (4,384) |
| GAP額 | △ 514 | △ 571 |
| GAP amount | (△ 476) | (△ 485) |
| 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.

◆（参考）ペイメント事業概況 Status of Payment Business

| | | | | | | | | (億円／¥ 100 Million) | |
|-----------------------------------|------------------|--------|--------|--------|--------|--------|---------|------------------------|----------------------------------|
| | | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| ショッピング取扱高 | | 52,870 | 56,876 | 59,870 | 14,990 | 15,152 | 16,383 | 63,220 | 62,100 |
| Card shopping transaction volume | 前年比 year-on-year | 110% | 108% | 105% | 104% | 104% | 103% | 106% | 104% |
| ショッピングリボ・分割残高 | | 4,171 | 4,626 | 5,148 | 5,252 | 5,362 | 5,463 | 5,535 | 5,600 |
| Revolving and installment balance | 前年比 year-on-year | 107% | 111% | 111% | 111% | 111% | 109% | 108% | 109% |
| ショッピングリボ残高 | | 4,090 | 4,534 | 4,905 | 4,952 | 5,015 | 5,064 | 5,200 | 5,200 |
| Revolving balance | 前年比 year-on-year | 107% | 111% | 108% | 107% | 106% | 104% | 106% | 106% |
| 分割残高 | | 80 | 92 | 243 | 300 | 346 | 398 | 335 | 400 |
| Installment balance | 前年比 year-on-year | 113% | 114% | 264% | 306% | 342% | 250% | 138% | 164% |
| キャッシング取扱高 | | 1,647 | 1,613 | 1,496 | 382 | 345 | 359 | 1,470 | 1,470 |
| Cash advance transaction volume | 前年比 year-on-year | 103% | 98% | 93% | 95% | 97% | 97% | 98% | 98% |
| キャッシング残高 | | 1,728 | 1,775 | 1,783 | 1,791 | 1,776 | 1,763 | 1,800 | 1,800 |
| Cash advance balance | 前年比 year-on-year | 99% | 103% | 100% | 100% | 100% | 99% | 101% | 101% |

※2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。

From FY2025, the rent guarantee business, which was included in the Payment Business, has been reclassified into the Finance Business.

※取扱高の過去年度は累計、進行年度は四半期実績を記載。

Transaction volume figures are presented on a cumulative basis for prior fiscal years and on a quarterly basis for the current fiscal year.

| | | | | | | | (万枚／ten thousand) |
|----------------------|------------------------------|--------|--------|---------|--------|---------|-------------------|
| | | 2023/3 | 2024/3 | 2024/12 | 2025/3 | 2025/12 | 2026/3 計画 plan |
| 新規発行 | New card issuances | 170 | 172 | 97 | 138 | 103 | 170 |
| カード会員数 Cardholder | 総会員数 Total cardholders | 2,503 | 2,462 | 2,362 | 2,342 | 2,211 | 2,220 |
| | 稼働会員数 Active cardholders | 1,381 | 1,372 | 1,355 | 1,353 | 1,359 | 1,320 |
| | 稼働率 Active cardholders ratio | 55.2% | 55.7% | 57.4% | 57.8% | 61.5% | 59.5% |

◆（参考）カード属性・利用動向 Cardholders' attributes and usage trend

2025.3.31現在（As of Mar. 31, 2025）

| 性別・年代別構成比 Cardholders by age and gender | | | | | | |
|---|---------|--------|--------|--------|---------|--------|
| 年代 Generation | ～20代(s) | 30代(s) | 40代(s) | 50代(s) | 60代～(s) | Total |
| 男性 Male | 4.2% | 5.7% | 7.7% | 10.8% | 15.3% | 43.7% |
| 女性 Female | 5.0% | 6.8% | 10.1% | 14.3% | 20.1% | 56.3% |
| 合計 Total | 9.2% | 12.5% | 17.8% | 25.1% | 35.4% | 100.0% |

口座当たり平均利用額・残高 推移（万円）

Average usage and credit balance per customer（Ten thousand yen）

| | 2021/3 | 2022/3 | 2023/3 | 2024/3 | 2025/3 |
|--|--------|--------|--------|--------|--------|
| ショッピングリボ残高 Shopping revolving balance | 41.2 | 41.8 | 43.8 | 47.1 | 52.5 |
| ショッピング年間利用額 Annual shopping transaction | 35.9 | 39.0 | 43.6 | 47.9 | 51.5 |
| キャッシング残高 Cash advances balance | 26.7 | 26.6 | 26.8 | 27.5 | 26.5 |

| 都道府県別会員構成比 Cardholders by prefecture | | |
|--------------------------------------|----------|-------|
| 東京都 | Tokyo | 20.5% |
| 神奈川県 | Kanagawa | 12.1% |
| 埼玉県 | Saitama | 8.3% |
| 千葉県 | Chiba | 6.8% |
| 大阪府 | Osaka | 6.7% |
| 愛知県 | Aichi | 5.1% |
| 福岡県 | Fukuoka | 3.7% |
| その他 | Others | 36.8% |

業態別ショッピング取扱高（セゾン） Shopping transaction volume by business type（Saison）

| | | | 対期末増減 (Increase/Decrease form 2024/3) |
|----------|---------------------------------|-------|--|
| 保険・公共料金他 | Insurance・Utility charges, etc. | 19.5% | 2.8pt |
| SC | Shopping center | 16.5% | -0.8pt |
| Eコマース | E-commerce | 12.7% | 0.3pt |
| 通信 | Communication | 7.1% | -0.9pt |
| ETC | ETC | 6.1% | -0.9pt |
| 百貨店 | Department store | 4.4% | -0.3pt |
| 家電 | Home appliances | 3.5% | -0.2pt |
| トラベル | Travel | 3.3% | ±0.0pt |
| スーパー | Supermarket | 2.7% | -1.0pt |
| コンビニ | Convenience store | 1.3% | ±0.0pt |
| 宿泊 | Hotel | 0.7% | -0.2pt |
| 飲食 | Restaurant | 0.4% | ±0.0pt |
| その他 | Others | 21.8% | 1.3pt |

| クレディセゾン単体 Credit Saison non-consolidated | | | | | | | | |
|---|--------|--------|--------|--------|--------|---------|------------------------|----------------------------------|
| ■信用保証 Credit guarantees | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 117% | 134% | 117% | 90% | 96% | 114% | 121% | 102% |
| 信用保証残高（億円／¥100 Million） | | | | | | | | |
| Credit guarantees balance | 2,310 | 2,768 | 3,429 | 3,543 | 3,708 | 3,906 | 4,315 | 4,070 |
| 住宅ローン保証残高（億円／¥100 Million） | | | | | | | | |
| Housing-loan guarantee balance | 66 | 483 | 1,137 | 1,267 | 1,428 | 1,645 | 2,000 | 1,770 |
| 残高前年比（％） | | | | | | | | |
| Balance year-on-year | 105% | 120% | 124% | 121% | 119% | 119% | 126% | 119% |
| ※住宅ローン保証提携先：40先（2022年4月提供開始） Number of housing loan guarantee partners: 40 (started in April 2022) | | | | | | | | |
| ■不動産ファイナンス Real estate finance | | | | | | | | |
| 資産形成ローン Asset formation loan | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 88% | 101% | 151% | 90% | 80% | 78% | — | — |
| 残高（億円／¥100 Million） | | | | | | | | |
| Balance | 7,167 | 7,292 | 7,302 | 7,263 | 7,173 | 7,132 | 7,250 | 7,000 |
| 残高前年比（％） | | | | | | | | |
| Balance year-on-year | 95% | 102% | 100% | 99% | 99% | 98% | 99% | 96% |
| ■その他 Other finance businesses | | | | | | | | |
| フラット35 Flat 35 Loans | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 87% | 68% | 66% | 102% | 143% | 154% | — | — |
| 残高（億円／¥100 Million） | | | | | | | | |
| Balance | 13,401 | 13,734 | 13,619 | 13,647 | 13,707 | 13,786 | 13,800 | 13,800 |
| 残高前年比（％） | | | | | | | | |
| Balance year-on-year | 108% | 102% | 99% | 99% | 100% | 101% | 101% | 101% |
| 家賃保証 Rent guarantee | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 計画 Plan | |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 152% | 156% | 104% | 116% | 96% | 100% | — | |
| 収益（億円／¥100 Million） | | | | | | | | |
| Revenue | 18.4 | 25.1 | 31.8 | 8.9 | 17.9 | 27.0 | — | |
| 収益前年比（％） | | | | | | | | |
| Revenue year-on-year | 143% | 136% | 127% | 117% | 116% | 115% | — | |

| セゾンファンデックス SAISON FUNDEX CORPORATION | | | | | | | | |
|---|--------|--------|--------|--------|--------|---------|------------------------|----------------------------------|
| ■信用保証 Credit guarantees | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 153% | 143% | 140% | 138% | 162% | 161% | — | — |
| 信用保証残高（億円／¥100 Million） | | | | | | | | |
| Credit guarantees balance | 1,971 | 2,823 | 4,045 | 4,389 | 4,904 | 5,472 | 4,985 | 5,665 |
| 残高前年比（％） | | | | | | | | |
| Balance year-on-year | 142% | 143% | 143% | 144% | 146% | 149% | 123% | 140% |
| ■不動産ファイナンス Real estate finance | | | | | | | | |
| 不動産担保ローン Real Estate Secured Loans | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 133% | 133% | 144% | 171% | 138% | 127% | — | — |
| 残高（億円／¥100 Million） | | | | | | | | |
| Balance | 997 | 1,334 | 1,831 | 2,005 | 2,125 | 2,277 | 2,100 | 2,330 |
| 残高前年比（％） | | | | | | | | |
| Balance year-on-year | 132% | 134% | 137% | 141% | 141% | 136% | 115% | 127% |
| プロジェクト融資 Project Finance | | | | | | | | |
| | 2023/3 | 2024/3 | 2025/3 | 2025/6 | 2025/9 | 2025/12 | 2026/3 当初計画 plan | 2026/3 修正計画 Amendment plan |
| 取扱高前年比（％） | | | | | | | | |
| Transaction volume year-on-year | 142% | 120% | 113% | 128% | 115% | 139% | — | — |
| 残高（億円／¥100 Million） | | | | | | | | |
| Balance | 663 | 821 | 886 | 992 | 1,003 | 1,110 | 915 | 1,045 |
| 残高前年比（％） | | | | | | | | |
| Balance year-on-year | 148% | 124% | 108% | 117% | 123% | 131% | 103% | 118% |

※クレディセゾンは2025年度より、「ペイメント事業」に含まれていた家賃保証事業を「ファイナンス事業」に変更しております。
From FY2025, Credit Saison has reclassified the rent guarantee business, which was included in the Payment Business, into the Finance Business.

※取扱高の過去年度は累計、進行年度は四半期実績を記載。
Transaction volume figures are presented on a cumulative basis for prior fiscal years and on a quarterly basis for the current fiscal year.