2021年3月期　第1四半期

決算資料

Reference Materials for the first quarter ended June 30, 2020

2020年 8月 7日

August 7, 2020

経営企画部

Corporate Planning Dept.

03-3988-2110

CREDIT SAISON CO., LTD.

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Summary of FY2020 Q1

Credit Saison Co., Ltd.

◆ 第1四半期以降のトピックス ／Business Highlights

Payment Business

＜Domestic＞

◇ Examples of initiatives by Daiwa Securities Group Inc., which we formed a capital and business alliance on September 5, 2019

- Launch of "Digital Asset Collateral Loan", to provide financing of fiat currency with crypto assets as collateral at Fintertech Co. Ltd., a joint venture with Daiwa Securities Group Inc.
- Started the referral services of "iDeCo (Individual defined contribution pension)", a tax incentive-based asset formation plan
- Started financial product intermediary business for securities general account of Daiwa Securities

◇ Recruitment of "Hekishin Saison American Express Card" with the preferential treatment of regional member stores in partnership with Hekikai Shinkin Bank (HQ: Anjo City, Aichi Prefecture)

＜Global＞

◇HD SAISON Finance Company Ltd. in Vietnam is making progress toward a new launch of the credit card business in addition to the individual installment business of motorcycles and home appliances

◆ 経営成績 ／ Business Results （ 2020.4 ～ 6 ）

( )YoY change

		Consolidated (IFRS)		Non-consolidated (*JGAAP)	
Net Revenue * Operating Revenue	2019/6	¥77.4 bil （103%）		¥66.0 bil （103%）	
	2020/6	¥68.7 bil （89%）	↘	¥62.1 bil （94%）	↘
Business Profit * Ordinary Income	2019/6	¥14.5 bil （96%）		¥11.0 bil （92%）	
	2020/6	¥16.1 bil （111%）	↗	¥12.1 bil （111%）	↗
Profit attributable to owners of parent * Net Income	2019/6	¥9.9 bil （91%）		¥7.9 bil （91%）	
	2020/6	¥11.2 bil （114%）	↗	¥11.1 bil （140%）	↗

◆ 連結会社の経営状況／Consolidated Results

Consolidated Results

( )YoY change

	2020/6	2021/3 (estimate)
Net Revenue	¥68.7 bil (89%)	¥287.0 bil
Business Profit	¥16.1 bil (111%)	¥30.0 bil
Profit attributable to owners of parent	¥11.2 bil (114%)	¥19.5 bil
Shareholders' equity ratio	14.8%	—

Business Profit:
Difference between consolidated and non-consolidated

	Consolidated	Non-consolidated *Ordinary income	Difference
Business Profit	¥16.1 bil	¥12.1 bil	¥3.9 bil

Contribution to consolidated results

Main consolidated subsidiaries	Contribution to business income	Main equity-method affiliates	Contribution to business income
Saison Fundex Corporation (lending business, real estate-related financing business)	¥1.26 bil	Saison Infomation System Co., Ltd. (information processing business)	¥0.35 bil
Atrium Group (comprehensive real estate business, servicing business)	¥0.70 bil	Idemitsu Credit Co., Ltd. (credit card business)	¥0.29 bil
SAISON PERSONAL PLUS COMPANY LIMITED. (Temporary staffing business, servicing business)	¥0.18 bil	Takashimaya Financial Partners Co., Ltd. (credit card business)	¥0.22 bil
Concerto Co.,Ltd. (entertainment business, real estate rental business)	¥0.04 bil	HD SAISON Finance Company Ltd. (retail financing business in Vietnam)	¥0.14 bil

◆ 主要指標 ／ Main Indices

( )YoY change

	Q1 Results	Annual target
New card issuances	180,000 （40%）	1,490,000 （82%）
Total cardholders	26.06 million <-0.33 mil from end of FY19>	26.39 million <±0 mil from end of FY19>
Active cardholders	14.71 million <-0.25 mil from end of FY19>	14.85 million <-0.11 mil from end of FY19>
Transaction volume	¥1,056.3 bil （84%）	¥4,921.0 bil （95%）
Card shopping	¥1,016.4 bil （85%）	¥4,741.0 bil （96%）
Cash advances	¥39.9 bil （64%）	¥180.0 bil （76%）
Shopping revolving balance	¥412.9 bil （98%）	¥418.0 bil （98%）
Cash advances balance	¥204.4 bil （93%）	¥199.0 bil （91%）

◆ 取扱高の実績 ／ Total Transaction Volume

単位：百万円／(¥ Million)

	2019/6	前年比% YOY Change (%)	構成比% % of Total	2020/6	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
	2019/4/1～6/30			2020/4/1～6/30			2019/4/1～2020/3/31		
カードショッピング Credit card-related shopping services	1,202,056	103.2	55.2	1,016,412	84.6	56.6	4,946,908	103.3	55.3
カードキャッシング Cash advances	62,043	97.6	2.8	39,951	64.4	2.2	237,555	97.8	2.7
カード事業計 Credit card business total	1,264,099	102.9	58.1	1,056,364	83.6	58.8	5,184,463	103.0	58.0
証書ローン Member's Loan	330	84.1	0.0	105	31.9	0.0	1,258	90.4	0.0
プロセシング・他社カード代行 Agency services	736,782	100.5	33.8	582,548	79.1	32.4	2,985,255	99.0	33.4
ペイメント関連 Payment related	6,865	107.0	0.3	6,369	92.8	0.4	28,978	112.5	0.3
ペイメント事業計 Payment business total	2,008,077	102.0	92.2	1,645,388	81.9	91.6	8,199,955	101.6	91.7
リース事業 Leases	31,328	108.5	1.4	26,157	83.5	1.5	127,178	110.0	1.4
信用保証 Guarantees	25,208	92.2	1.2	14,429	57.2	0.8	101,510	88.8	1.1
不動産担保ローン Mortgage loans	40,595	72.8	1.9	29,458	72.9	1.6	175,621	84.4	2.0
その他 Others	72,108	108.6	3.3	74,746	114.7	4.2	341,131	118.5	3.8
ファイナンス関連 Finance-related	112,704	92.3	5.2	111,067	98.5	6.2	516,752	104.2	5.8
ファイナンス事業計 Finance business total	137,913	92.3	6.3	125,497	91.0	7.0	618,263	101.3	6.9
その他の事業 Other businesses	5	101.4	0.0	5	89.0	0.0	23	101.7	0.0
取扱高合計 Volume of new contracts	2,177,324	101.4	100.0	1,797,048	82.5	100.0	8,945,420	101.7	100.0

◆「プロセシング・他社カード代行」はプロセ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」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の取扱高を含む。
Payment-related business includes items such as volume contracts from insurance and shopping loan.

◆「その他の事業」は賃貸などの取扱高を含む。
Other business includes items such as volume contracts from rent.

◆ 営業資産残高の実績 / Operating Assets

単位：百万円／(¥ Million)

	2019/6	2020/6	前年比% YOY Change (%)	2020/3	対期末増減 Increase/Decrease from 2020/3	前期末比% Change from 2020/3 (%)
カードショッピング Credit card-related shopping services	1,081,592	1,016,932	94.0	1,044,962	△ 28,029	97.3
(内 リボルビング) (shopping revolving included)	422,536	412,926	97.7	426,826	△ 13,899	96.7
カードキャッシング Cash advances	220,141	204,422	92.9	218,897	△ 14,475	93.4
カード事業計 Credit card total	1,301,733	1,221,355	93.8	1,263,860	△ 42,505	96.6
証書ローン Member's Loan	5,179	4,338	83.8	4,677	△ 338	92.8
プロセシング・他社カード代行 Agency services	100,549	90,687	90.2	94,502	△ 3,814	96.0
ペイメント関連 Payment-related	354	378	106.9	411	△ 32	92.1
ペイメント事業計 Payment business total	1,407,815	1,316,760	93.5	1,363,451	△ 46,690	96.6
リース事業 Leases	67,364	70,452	104.6	70,438	14	100.0
信用保証 Guarantees	1,405 (270,291)	1,292 (247,867)	92.0 (91.7)	1,364 (261,835)	△ 71 (△ 13,968)	94.7 (94.7)
不動産担保ローン Mortgage loans	548,405	653,160	119.1	631,279	21,881	103.5
その他 Others	88,950 (114,469)	132,240 (184,080)	148.7 (160.8)	130,623 (177,886)	1,616 (6,193)	101.2 (103.5)
ファイナンス関連 Finance-related	637,356 (662,875)	785,401 (837,240)	123.2 (126.3)	761,902 (809,165)	23,498 (28,075)	103.1 (103.5)
ファイナンス事業計 Finance business total	638,761 (933,166)	786,693 (1,085,107)	123.2 (116.3)	763,267 (1,071,001)	23,426 (14,106)	103.1 (101.3)
割賦売掛金残高計 Installment accounts receivable	2,113,942 (2,408,347)	2,173,906 (2,472,320)	102.8 (102.7)	2,197,156 (2,504,891)	△ 23,250 (△ 32,570)	98.9 (98.7)
リース投資資産 Leased investment assets	245,723	256,550	104.4	257,713	△ 1,163	99.5

◆ (　) は、保証残高(偶発債務)を含む。
・( ) is accounted for under receivables include guarantee commitments (contingent liabilities).

■債権流動化分を含む場合の残高

ショッピング －億円(1回払い)
The number of installment accounts receivable ( ) includes securitized credit card-related shopping ¥ -bil. (monthly payment)

単位：百万円／(¥ Million)

	2019/6	2020/6	前年比% YOY Change (%)	2020/3	対期末増減 Increase/Decrease from 2020/3	前期末比% Change from 2020/3 (%)
カードショッピング Credit card-related shopping services	1,081,592	1,016,932	94.0	1,059,962	△ 43,029	95.9

◆ 営業収益の実績 / Operating Revenue

単位：百万円／(¥ Million)

	2019/6	前年比% YOY Change (%)	構成比% % of Total	2020/6	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング credit card-related shopping services	34,051	101.5	51.6	32,036	94.1	51.6	140,136	103.2	52.3
カードキャッシング Cash advances	8,140	98.8	12.3	7,717	94.8	12.4	32,376	99.5	12.1
カード事業計 Credit card total	42,191	101.0	63.9	39,754	94.2	64.0	172,513	102.5	64.4
証書ローン Member's Loan	155	84.1	0.2	133	85.5	0.2	588	86.4	0.2
プロセシング・他社カード代行 Agency services	8,399	121.0	12.7	6,527	77.7	10.5	31,260	109.9	11.7
ペイメント関連 Payment-related	2,366	96.3	3.6	2,420	102.3	3.9	10,111	103.1	3.8
ペイメント事業計 Payment business total	53,113	103.4	80.4	48,836	91.9	78.6	214,473	103.5	80.0
リース Leases	3,014	94.1	4.6	2,942	97.6	4.7	12,264	96.4	4.6
信用保証 Guarantees	4,239	98.8	6.4	3,963	93.5	6.4	16,628	98.0	6.2
不動産担保ローン Mortgage loans	3,140	111.8	4.8	3,681	117.2	5.9	13,995	110.8	5.2
その他 Others	1,319	111.4	2.0	1,596	121.0	2.6	6,051	120.4	2.3
ファイナンス関連 Finance-related	4,460	111.7	6.8	5,278	118.3	8.5	20,046	113.6	7.5
ファイナンス事業計 Finance business total	8,699	105.0	13.2	9,241	106.2	14.9	36,674	105.9	13.7
その他の事業 Other business	5	101.3	0.0	4	88.1	0.0	21	102.9	0.0
金融収益 Financial revenue	1,202	113.4	1.8	1,103	91.8	1.8	4,586	103.3	1.7
営業収益計 Total operating revenue	66,035	103.3	100.0	62,128	94.1	100.0	268,020	103.5	100.0

◆「プロセシング・他社カード代行」はプロセ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 revenues from insurance and shopping loan.

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

■ｶｰﾄﾞｼｮｯﾋﾟﾝｸﾞ収益の内訳 / Breakdown of Operating revenue from shopping services.

単位：百万円／(¥ Million)

	2019/6	前年比% YOY Change (%)	構成比% % of Total	2020/6	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
加盟店収益 Revenues from Affiliated Stores	18,709	101.9	54.9	16,415	87.7	51.2	78,280	104.3	55.9
リボ残高収益 Revenues from Revolving Credit	13,087	100.7	38.4	13,292	101.6	41.5	53,096	101.5	37.9
年会費 Annual membership Fees	2,254	103.2	6.6	2,328	103.3	7.3	8,758	104.2	6.3
合計 Total	34,051	101.5	100.0	32,036	94.1	100.0	140,136	103.2	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)

	2019/6	増減 Increase/Decrease	前年比% YOY Change (%)	2020/6	増減 Increase/Decrease	前年比% YOY Change (%)	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)
広告宣伝費 Advertising expenses	8,741	675	108.1	7,637	△ 1,103	87.4	38,372	2,354	106.5
貸倒引当金繰入額 Provision for losses on accounts receivable	5,719	289	105.3	5,915	195	103.4	23,928	421	101.8
利息返還損失引当金繰入額 Provision for losses for interest repayment	–	–	–	–	–	–	10,784	10,784	–
債務保証損失引当金繰入額 Provision for losses on guarantees	2,035	102	105.3	1,662	△ 372	81.7	7,830	△ 80	99.0
役員報酬 Directors' and statutory auditors' compensation	82	20	133.8	89	7	108.5	410	15	103.9
従業員給料及び賞与 Employees' salaries and bonuses	4,725	△ 196	96.0	5,509	783	116.6	18,776	△ 1,100	94.5
賞与引当金繰入額 Provision for bonus payable	607	12	102.2	749	141	123.4	1,657	△ 59	96.5
退職給付費用 Retirement provisions	201	△ 1	99.1	258	56	128.2	785	△ 17	97.9
役員賞与引当金繰入額 Reserve for directors' and statutory auditors' bonuses	22	△ 3	85.5	15	△ 7	68.4	119	6	105.3
福利厚生費 Health and welfare benefits	828	△ 57	93.5	1,069	241	129.1	3,328	△ 158	95.5
通信交通費 Communication and travel expenses	3,364	345	111.4	2,196	△ 1,167	65.3	12,615	1,250	111.0
租税公課 Taxes	1,818	140	108.4	1,698	△ 120	93.4	8,220	926	112.7
賃借料 Rental fees	432	30	107.6	496	63	114.8	1,711	149	109.6
支払手数料 Fees paid	20,654	327	101.6	15,163	△ 5,491	73.4	85,122	2,924	103.6
減価償却費 Depreciation expenses	3,530	261	108.0	4,724	1,194	133.8	14,435	866	106.4
その他 Others	1,730	369	127.2	1,770	40	102.3	7,694	1,786	130.2
合計 Total	54,494	2,297	104.4	48,956	△ 5,537	89.8	235,794	20,068	109.3

◆ 貸倒償却の実額 ／ Credit Losses

単位：百万円／(¥ Million)

	2019/6	増減 Increase/Decrease	前年比% YOY Change (%)	2020/6	増減 Increase/Decrease	前年比% YOY Change (%)	2020/3	増減 Increase/Decrease	前年比% YOY Change (%)
貸倒償却実額合計 Credit losses written off against the allowance	8,059	1,252	118.4	7,155	△ 903	88.8	33,209	4,141	114.2

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

単位：10億円／（￥ Billion）

2020/3			
変動金利資産 Variable-rate assets	997	変動金利負債 Variable-rate liabilities	956 (971)
準固定金利資産 Semi-fixed-rate assets	663	固定金利負債 Fixed-rate liabilities	1,420 (1,420)
固定金利資産 Fixed-rate assets	356	非金利負債 Non-interest-bearing liabilities	429
非金利資産 Non-interest-earning assets	1,193 (1,208)	資本 Shareholder's equity	404
資産合計 Total assets	3,210 (3,225)	負債・資本合計 Total liabilities and shareholder's equity	3,210 (3,225)

GAP額 GAP amount	△ 41 (△26)
GAP率 GAP rate	－ －

単位：10億円／（￥ Billion）

2020/6			
変動金利資産 Variable-rate assets	1,023	変動金利負債 Variable-rate liabilities	887 (887)
準固定金利資産 Semi-fixed-rate assets	629	固定金利負債 Fixed-rate liabilities	1,470 (1,470)
固定金利資産 Fixed-rate assets	356	非金利負債 Non-interest-bearing liabilities	423
非金利資産 Non-interest-earning assets	1,183 (1,183)	資本 Shareholder's equity	412
資産合計 Total assets	3,193 (3,193)	負債・資本合計 Total liabilities and shareholder's equity	3,193 (3,193)

GAP額 GAP amount	△ 137 (△137)
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				
	2020/3	前年比% YOY Change (%)	2021/3	前年比% YOY Change (%)	構成比% % of Total
ペイメント事業収益 Revenue from the payment business	230,160	101.7	213,600	92.8	74.4
リース事業収益 Revenue from the leases business	12,266	97.5	12,300	100.3	4.3
ファイナンス事業収益 Revenue from the finance business	43,112	109.9	42,700	99.0	14.9
不動産関連事業利益 Income from the real estate-related business	16,276	94.8	12,100	74.3	4.2
エンタテインメント事業利益 Income from the entertainment business	8,821	100.7	6,000	68.0	2.1
金融収益 Financial revenue	771	90.2	300	38.9	0.1
純収益合計 Total net revenue	311,410	102.2	287,000	92.2	100.0

◆ 不動産事業利益・エンタテインメント事業利益は、不動産事業原価・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。

	2020/3	前年比% YOY Change (%)	2021/3	前年比% YOY Change (%)
事業利益 Business profit	36,184	69.3	30,000	82.9
当期利益 Profit attributable to owners of parent	22,863	74.9	19,500	85.3

◆ 単体業績予測／Performance Estimates （Non-Consolidated）

単位：百万円／（￥ Million）

	取扱高 Volume of New Contracts			営業収益 Operating Revenue		
	2021/3	前年比% YOY Change (%)	構成比% % of Total	2021/3	前年比% YOY Change (%)	構成比% % of Total
カードショッピング credit card-related shopping services	4,741,000	95.8	57.9	134,400	95.9	52.4
カードキャッシング Cash advances	180,000	75.8	2.2	29,000	89.6	11.3
カード事業計 Credit card total	4,921,000	94.9	60.1	163,400	94.7	63.7
証書ローン Member's Loan	640	50.9	0.0	400	68.0	0.2
プロセシング・他社カード代行 Agency services	2,612,000	87.5	31.9	28,300	90.5	11.0
ペイメント関連 Payment-related	28,000	96.6	0.3	11,500	113.7	4.5
ペイメント事業計 Payment business total	7,561,640	92.2	92.3	203,600	94.9	79.4
リース 事業 Leases	121,000	95.1	1.5	12,100	98.7	4.7
信用保証 Guarantees	92,000	90.6	1.1	15,400	92.6	6.0
不動産担保ローン Mortgage loans	120,000	68.3	1.5	14,800	105.8	5.8
その他 Others	294,000	86.2	3.6	6,200	102.5	2.4
ファイナンス関連 Finance-related business	414,000	80.1	5.1	21,000	104.8	8.2
ファイナンス事業計 Finance business total	506,000	94.6	6.2	36,400	99.3	14.2
金融収益 Financial revenue				4,400	95.9	1.7
合計 Total	8,188,640	91.5	100.0	256,500	95.7	100.0

	2020/3	前年比% YOY Change (%)	2021/3	前年比% YOY Change (%)
販管費 SG&A expenses	235,794	109.3	226,600	96.1
金融費用 Financial expenses	10,535	108.1	11,700	111.1
計 Total	246,330	109.2	238,300	96.7
営業利益 Operating income	21,690	64.7	18,200	83.9
経常利益 Ordinary income	28,348	71.5	25,000	88.2
当期純利益 Net income	33,391	129.0	19,500	58.4

(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

■連結子会社 Consolidated Subsidiaries

単位:百万円／(¥ Million)

			2018年度実績 Fiscal 18 Actual	2019年度実績 Fiscal 19 Actual	2020年度見込 Fiscal 20 Estimate	事業内容・他 Business & others
(株)アトリウム グループ Atrium Group	総資産	Total Assets	199,011	181,579		< Comprehensive Real Estate Business & Loan Servicing (Debt collection) Business > - Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing. - In the Comprehensive Real Estate Business, the Group undertakes revitalization of old real estate and planning and development of new real estate, with the aim of releasing real estate with high asset value into the market. - In the Loan Servicing operations, the Group purchases claims from financial institutions and investors, solves the inherent problems using its unique know-how, engaging in management and collection of the debts.
	純資産	Shareholders' Equity	7,810	9,680		
	剰余金	Retained Earnings	7,710	9,580		
直接保有割合 % ownership 100.0%	営業収益	Operating Revenue	※1 14,616	※1 12,725	※1 9,000	
(グループ議決権保有割合 % own by CS-group)	経常利益	Ordinary Income	5,043	3,893	100	
(100.0%)	当期利益	Net Income	3,205	1,869	1	
(株) セゾンパーソナルプラス SAISON PERSONAL PLUS COMPANY LIMITED.	総資産	Total Assets	6,162	6,821		< Temporary Staffing Business and Debt Collection Business > - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business. - The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純資産	Shareholders' Equity	5,224	5,818		
	剰余金	Retained Earnings	3,822	4,416		
	営業収益	Operating Revenue	7,340	7,834	8,100	
100.0%	経常利益	Ordinary Income	535	730	590	
(100.0%)	当期利益	Net Income	348	473	330	
(株)セゾンファンデックス Saison Fundex Corporation	総資産	Total Assets	103,896	121,498		< 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	19,309	21,279		
	剰余金	Retained Earnings	14,768	16,751		
	営業収益	Operating Revenue	※2 9,679	9,562	9,950	
100.0%	経常利益	Ordinary Income	※2 3,276	3,618	2,500	
(100.0%)	当期利益	Net Income	※2 2,478	2,403	1,920	
(株)コンチェルト CONCERTO CO.,LTD.	総資産	Total Assets	40,838	42,357		< Amusement Facilities Business, Real Estate Leasing Business > - In the Amusement Facilities Business, the Group manages 21 amusement centers under the brand CONCERTHALL in the East Japan region centering on the Kanto area. Operations are conducted based on the community-oriented administration model enabling the business to grow together with the communities its facilities operate in. - In the Real Estate Leasing Business, the Group engages in a variety of real estate operations centering on the core business of leasing commercial buildings such as THE PRIME in the Tokyo metropolitan area starting with Shibuya.
	純資産	Shareholders' Equity	32,610	34,161		
	剰余金	Retained Earnings	14,711	16,262		
	営業収益	Operating Revenue	※1 10,602	※1 10,567	※1 7,890	
96.9%	経常利益	Ordinary Income	2,222	2,263	785	
(100.0%)	当期利益	Net Income	1,348	1,550	160	

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

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

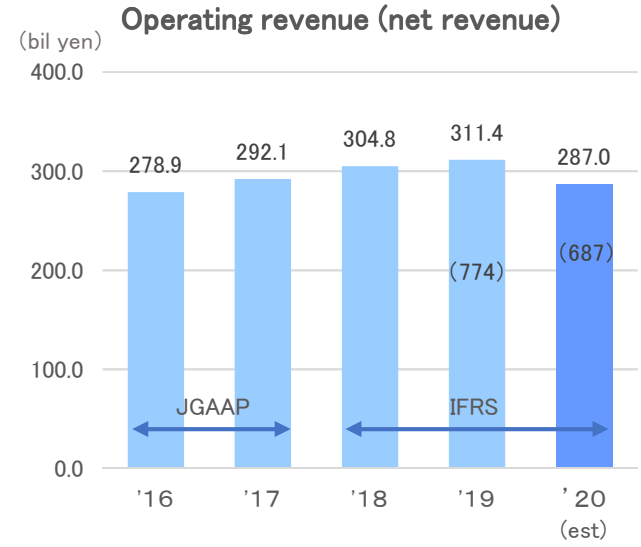
			2018年度実績 Fiscal 18 Actual	2019年度実績 Fiscal 19 Actual	2020年度見込 Fiscal 20 Estimate	事業内容・他 Business & others
■持分法適用会社 = 関連会社 Affiliates Account For By the Equity Method						単位:百万円／(￥ Million)
	総資産	Total Assets	20,640	19,690		< Information Service Industry >
(株)セゾン情報システムズ	純資産	Shareholders' Equity	13,084	12,935		Financial IT service business, retail integrated solution business, and HULFT business providing telecommunications middleware sales and solutions.
Saison Information Systems Co., Ltd.	剰余金	Retained Earnings	10,228	10,217		
	営業収益	Operating Revenue	8,674	9,295		
46.8%	経常利益	Ordinary Income	2,346	3,488	2,500	
(46.8%)	当期利益	Net Income	2,034	1,024	2,000	
	総資産	Total Assets	179,141	181,525		< Credit Card Service Industry >
出光クレジット㈱	純資産	Shareholders' Equity	32,940	35,162		-Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased. -Idemitsu Cash Prepaid Card was issued, which could be used as both a cash member card and prepaid card. Idemitsu Biz Card was issued as a corporate card. -The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.
Idemitsu Credit Co., Ltd.	剰余金	Retained Earnings	29,040	31,262		
	営業収益	Operating Revenue	23,460	23,893	21,820	
50.0%	経常利益	Ordinary Income	4,003	3,567	440	
(50.0%)	当期利益	Net Income	2,786	2,500	320	
	総資産	Total Assets	95,397	94,778		< Credit Card Service Industry >
りそなカード㈱	純資産	Shareholders' Equity	33,122	34,602		-July 2004: Merger of 3 card service companies related to Resona. The next month, the Company made a 10% investment stake and started issuing Resona Card Saison using its processing capabilities. December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services.
Resona Card Co., Ltd.	剰余金	Retained Earnings	31,435	32,964		
	営業収益	Operating Revenue	16,687	17,697	18,170	
22.4%	経常利益	Ordinary Income	1,529	2,010	1,870	
(22.4%)	当期利益	Net Income	1,444	1,564	1,050	
	総資産	Total Assets	13,123	15,230		< Credit Card Service Industry >
静銀セゾンカード㈱	純資産	Shareholders' Equity	1,924	2,120		-October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and the Company, developed and promoted a credit card services business model linked to the area. -July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. -February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.
Shizugin Saison Card Co., Ltd.	剰余金	Retained Earnings	△ 1,075	△ 880		
	営業収益	Operating Revenue	2,453	2,655	2,770	
50.0%	経常利益	Ordinary Income	341	299	370	
(50.0%)	当期利益	Net Income	223	195	250	
	総資産	Total Assets	42,494	37,381		< Credit Card Service Industry >
大和ハウスフィナンシャル㈱	純資産	Shareholders' Equity	815	898		-Nov. 2006: Joint venture with Daiwa House Industry -May 2007: Issued the Daiwa Saison Card and ran a point program foreach facility under the Daiwa House Group. -Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.
Daiwa House Financial Co., Ltd.	剰余金	Retained Earnings	△ 1,284	△ 1,202		
	営業収益	Operating Revenue	7,058	7,791	8,020	
30.0%	経常利益	Ordinary Income	82	135	20	
(30.0%)	当期利益	Net Income	△ 200	82	10	
	総資産	Total Assets	99,914	104,132		< Credit Card Service Industry >
高島屋ファイナンシャル・パートナーズ㈱	純資産	Shareholders' Equity	32,542	35,175		-August 2004: Credit Saison made a 10% investment stake through a collaboration with Takashimaya and started issuing the Takashimaya Saison Card. With approximately 600 thousands of new accounts among its achievements over the years, the business relationship has strengthened in July 2006. -March 2019: Joined with Takashimaya Insurance Co., Ltd. and changed its company name to Takashimaya Financial Partners Co., Ltd. As a comprehensive financial company of Takashimaya Group, with a strong commitment to customer first policy, its aim is to expand itself into a trustworthy partner of comprehensive financial company.
Takashimaya Credit Co., Ltd.	剰余金	Retained Earnings	29,242	31,875		
	営業収益	Operating Revenue	19,165	20,697		
30.5%	経常利益	Ordinary Income	4,906	4,518		
(30.5%)	当期利益	Net Income	3,188	2,951		
	総資産	Total Assets	151,128	149,720		< Credit Card Service Industry >
㈱セブンCSカードサービス	純資産	Shareholders' Equity	36,026	36,780		-As regards the affiliated cards joint business with Sogo & Seibu, in April 2011 the Company established a joint venture with Seven Financial Service, which was the successor company in an absorption-type corporate split. -In the future, the integration with the Seven Card service is expected, while the Company is aiming to achieve a top-class position with a brand-new financial service by combining its strengths, extensive expertise in processing, and marketing know-how, as well as by integrating the wide customer base and customer contact points that 7 & i possesses as Japan's largest distribution group.
Seven CS Card Service Co., Ltd.	剰余金	Retained Earnings	14,026	14,780		
	営業収益	Operating Revenue	20,029	19,995	18,470	
49.0%	経常利益	Ordinary Income	2,408	1,953	1,990	
(49.0%)	当期利益	Net Income	1,547	1,232	1,230	
	総資産	Total Assets				< Ticket Selling Industry >
㈱イープラス	純資産	Shareholders' Equity				-A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. -"e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
eplus inc.	剰余金	Retained Earnings				
	営業収益	Operating Revenue				
50.0%	経常利益	Ordinary Income				
(50.0%)	当期利益	Net Income				

◆ Operating Results

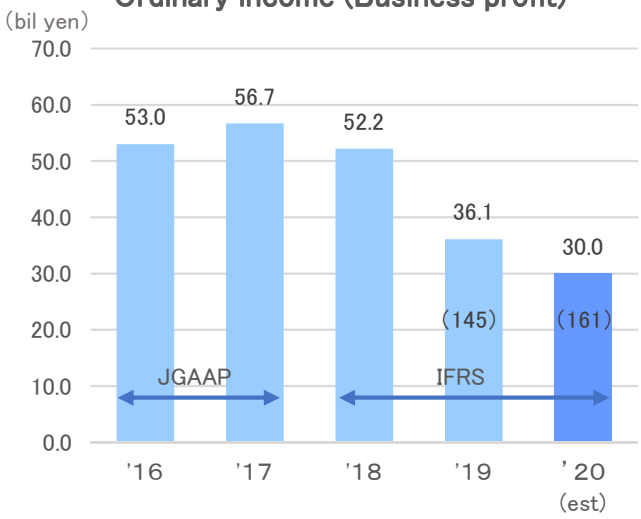
( )Q1 results

Consolidated

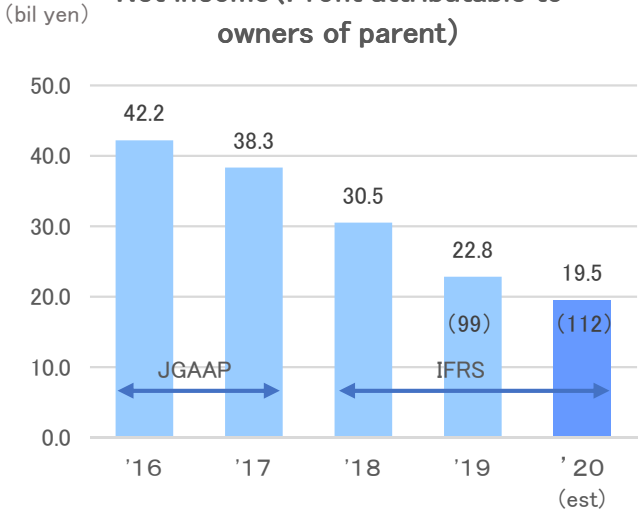
Operating revenue (net revenue)



Ordinary income (Business profit)

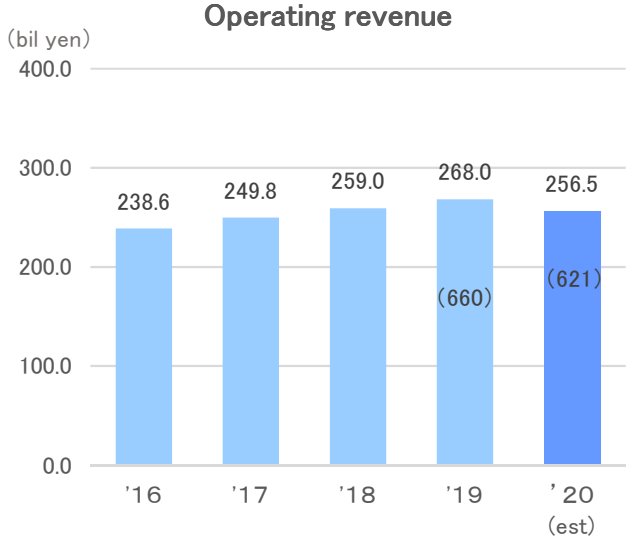


Net income (Profit attributable to owners of parent)

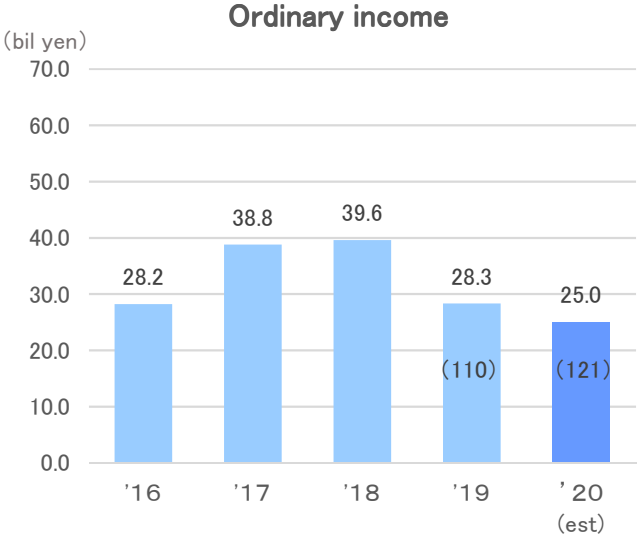


Non-consolidated

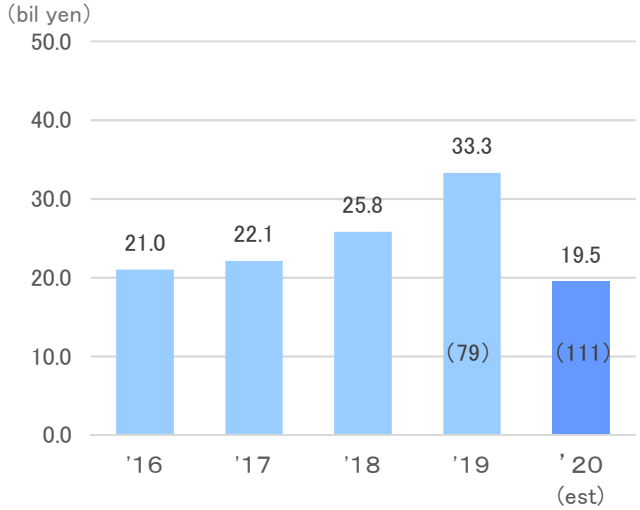
Operating revenue



Ordinary income



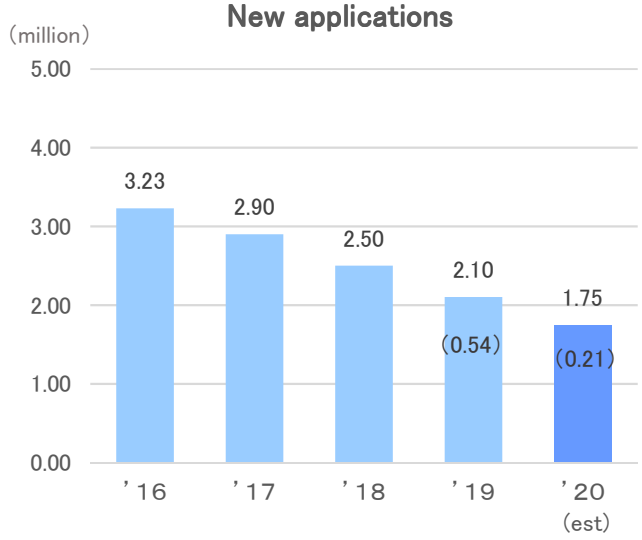
Net income



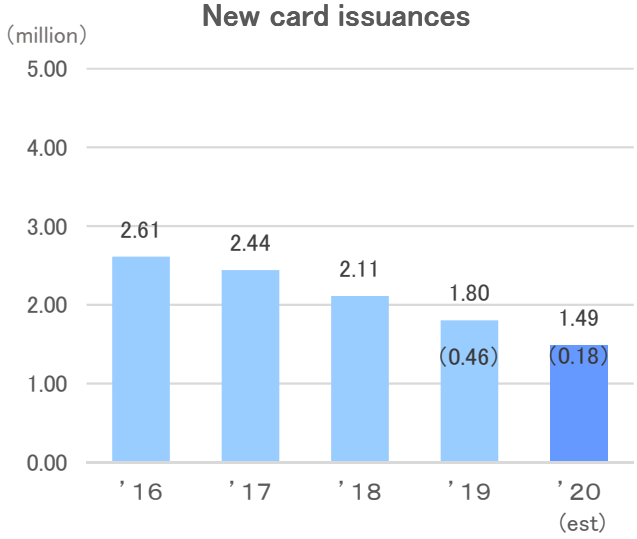
◆ Main Indices (Non-consolidated)

( )Q1 results

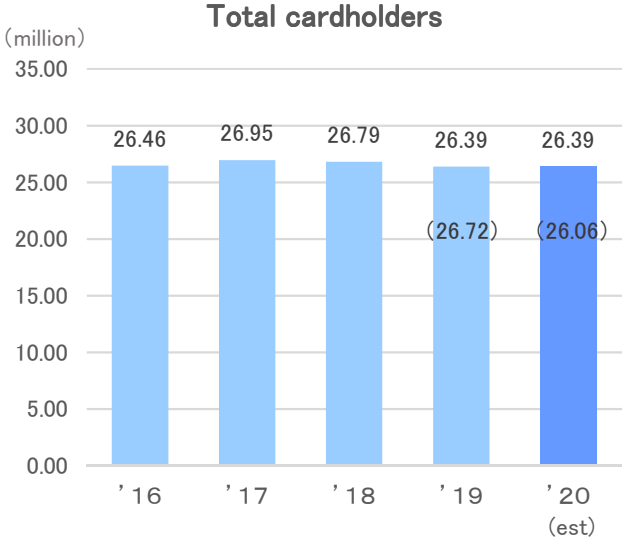
New applications



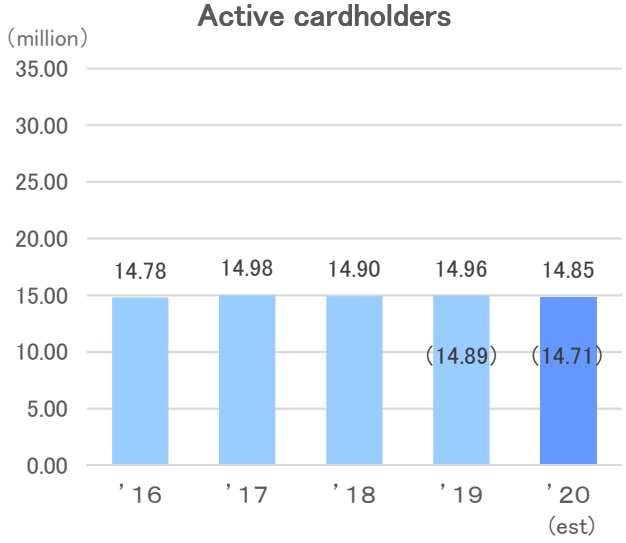
New card issuances



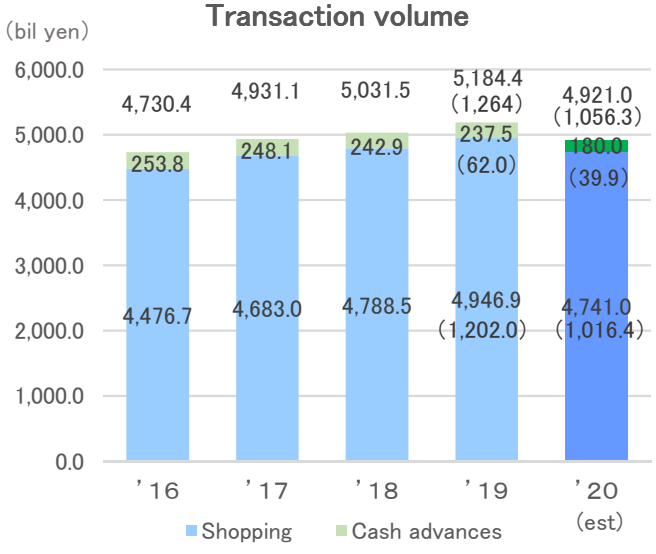
Total cardholders



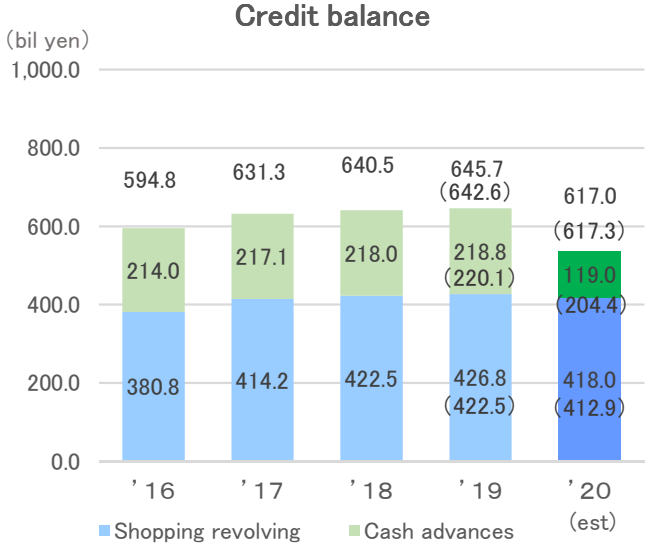
Active cardholders



Transaction volume



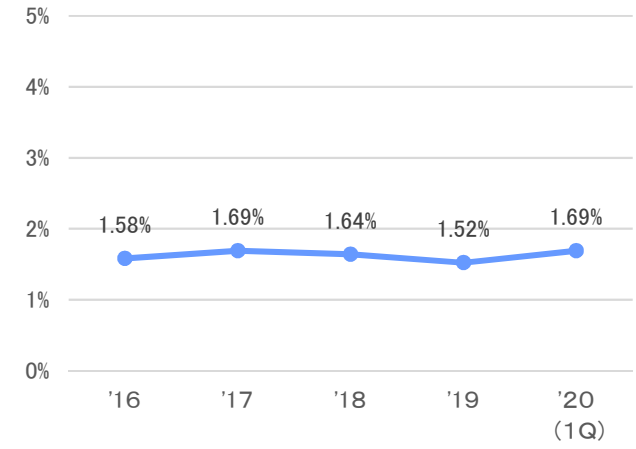
Credit balance



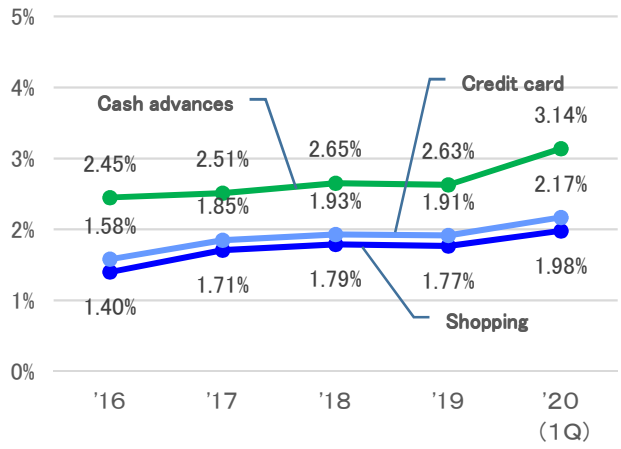
◆ Credit Risk

( )Q1 results

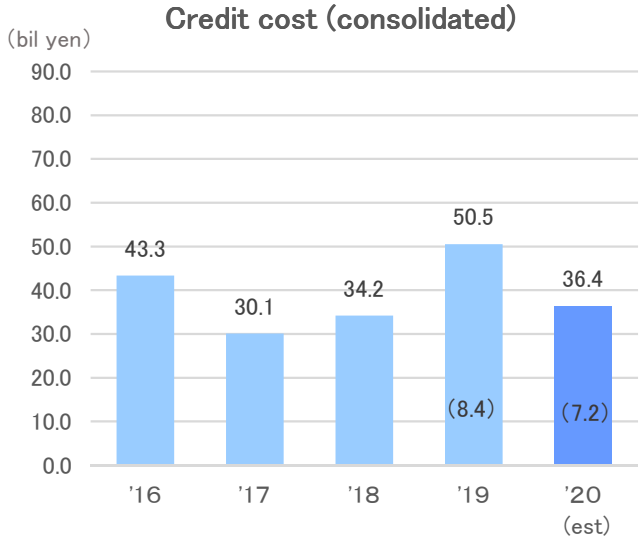
Delinquency over 90 days (consolidated)



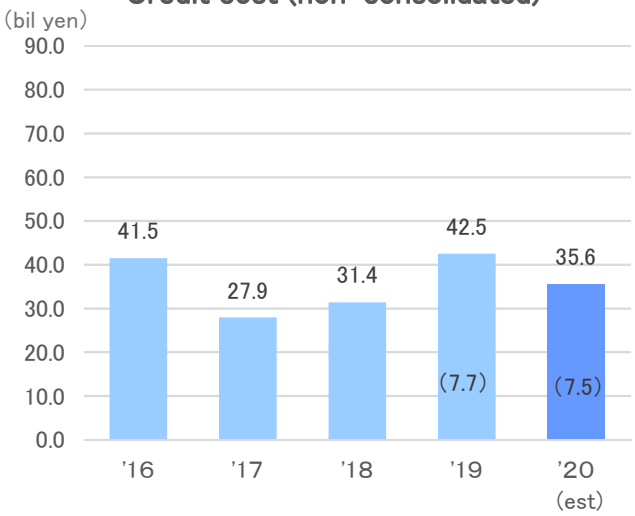
Delinquency over 90 days (non-consolidated)



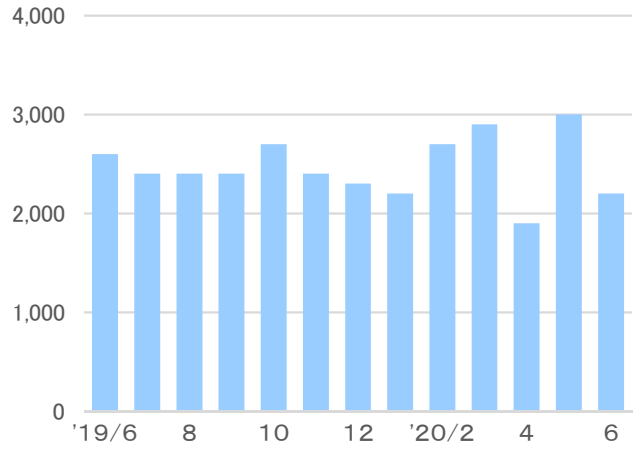
Credit cost (consolidated)



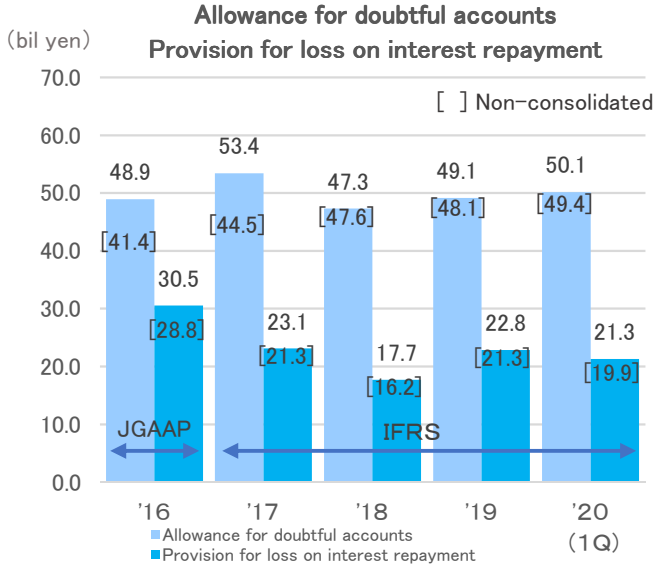
Credit cost (non-consolidated)



New repayment claims



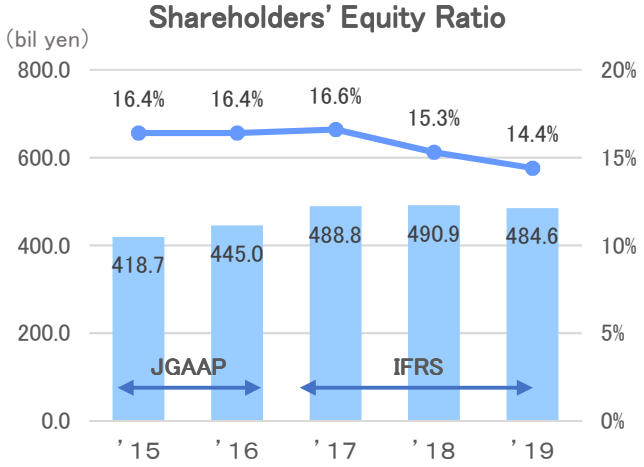
Allowance for doubtful accounts Provision for loss on interest repayment



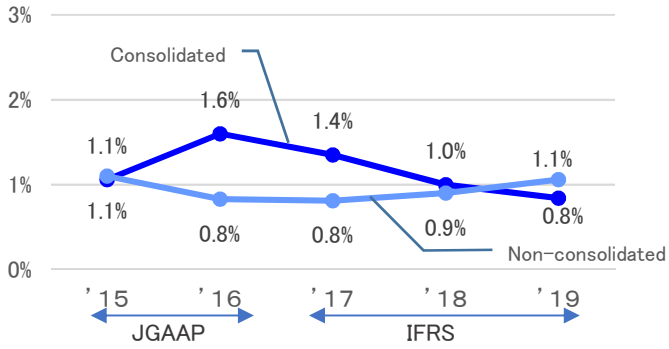
◆ Financial Indices

Consolidated

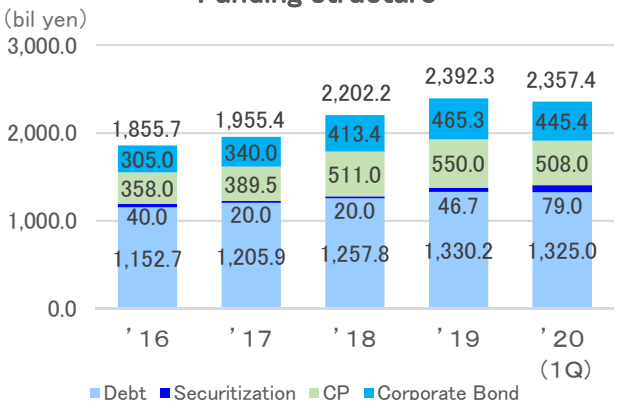
Shareholders' Equity Ratio



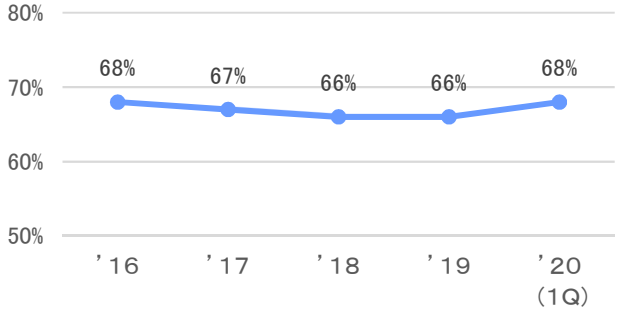
ROA (rdinary income basis)



Funding structure

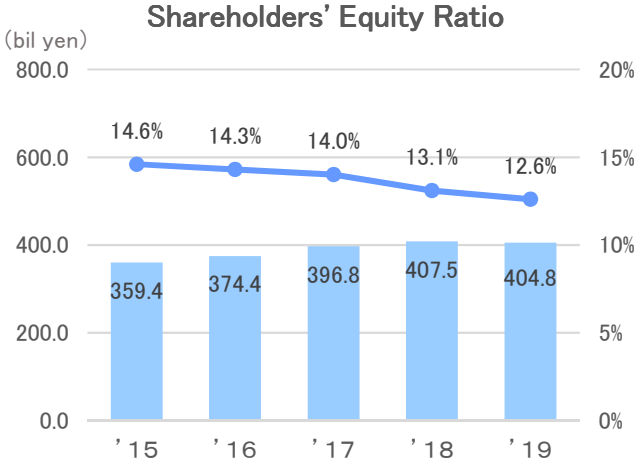


Long-term ratio

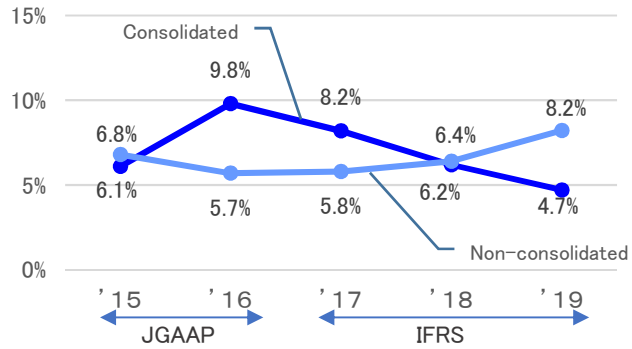


Non-consolidated

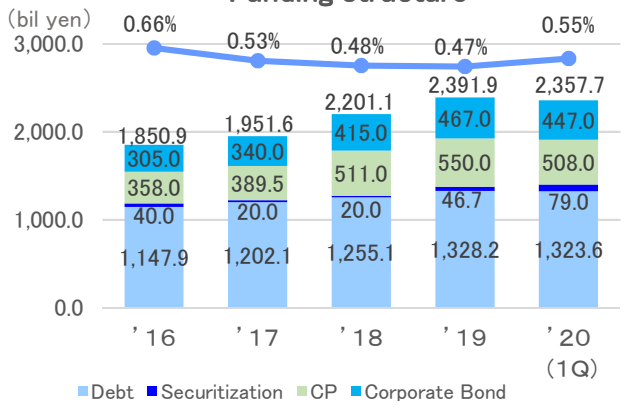
Shareholders' Equity Ratio



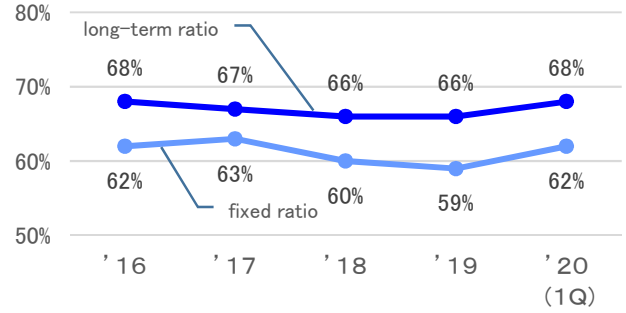
ROE



Funding structure



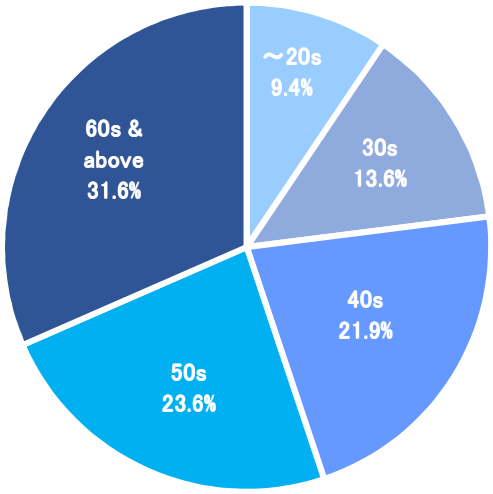
Long-term ratio / fixed ratio



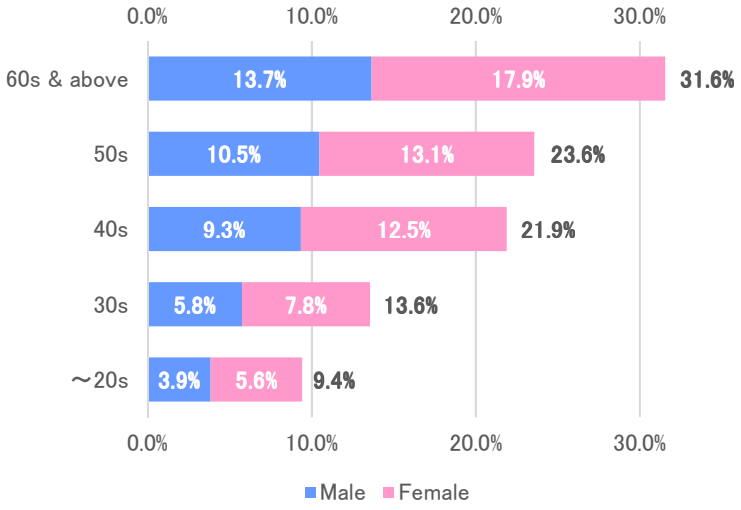
◆ Cardholders' attributes and usage trend

As of Mar 31, 2020

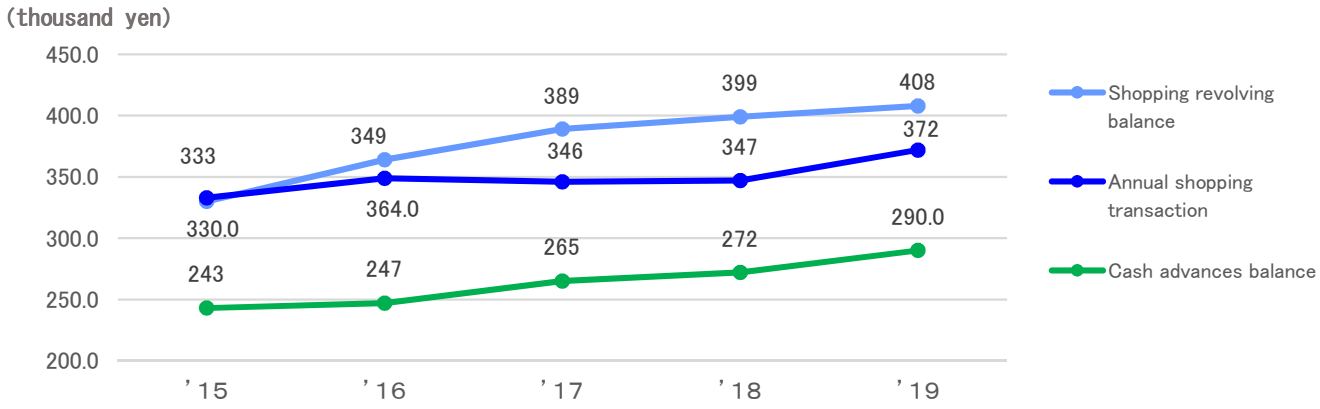
Cardholders by age



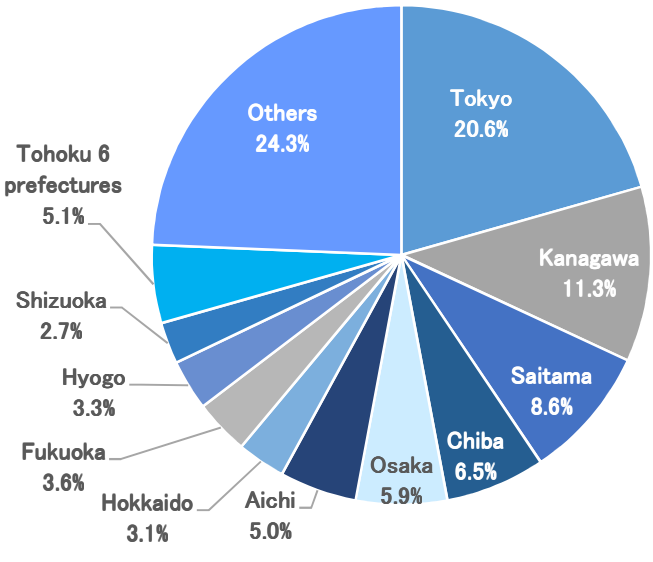
Cardholders by age and gender



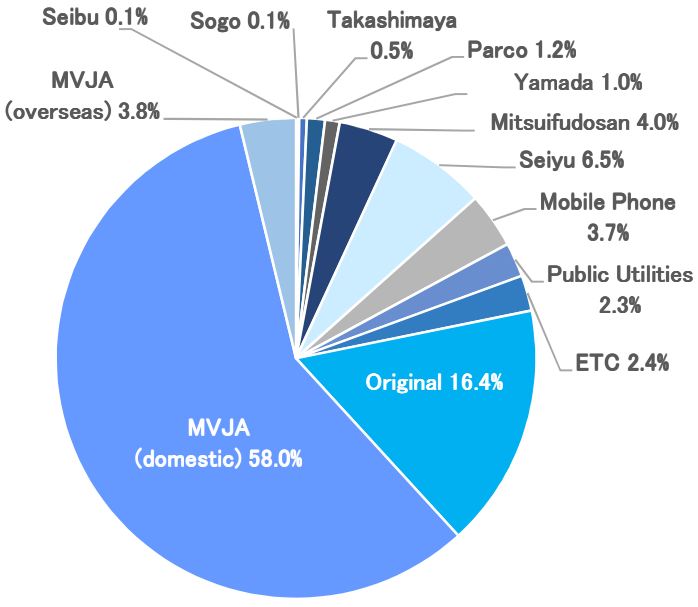
Average usage and credit balance per customer



Cardholders by prefecture



Shopping transaction by shopping centre (Saison)



（参考）貸借対照表（2020年6月30日現在） ※単体

Balance Sheets (As of June 30, 2020) Non-Consolidated

CREDIT SAISON Co., Ltd.

（単位：百万円）

(Millions of yen)

科目	Item	2020年3月 March, 2020	2020年6月 June, 2020	増減 Increase/Decrease
		金額 Amount		
（資産の部）	(Assets)			
流動資産	Total Current assets	(2,807,614)	(2,785,962)	(△ 21,652)
現金及び預金	Cash and deposits	74,974	78,359	3,385
割賦売掛金	Accounts receivable - installment	2,197,156	2,173,906	△ 23,250
リース投資資産	Lease investment assets	257,713	256,550	△ 1,163
営業投資有価証券	Operational investment securities	43,709	40,790	△ 2,919
商品	Inventories	113	113	－
貯蔵品	Supplies	1,581	1,998	416
前払費用	Prepaid expenses	4,837	2,119	△ 2,718
短期貸付金	Short-term loans	544	964	420
関係会社短期貸付金	Short-term loans receivable from subsidiaries and associates	244,208	250,141	5,933
未収入金	Accounts receivable - other	26,338	23,156	△ 3,182
その他	Other	4,212	6,856	2,643
貸倒引当金	Allowance for doubtful accounts	△ 47,776	△ 48,994	△ 1,218
固定資産	Total non-current assets	(401,477)	(406,230)	(4,753)
有形固定資産	Total property, plant and equipment	(15,045)	(16,821)	(1,776)
建物（純額）	Buildings, net	5,449	5,379	△ 70
車両運搬具（純額）	Vehicles, net	0	0	－
器具備品（純額）	Equipment, net	1,438	3,068	1,630
土地	Land	6,904	6,904	－
リース資産（純額）	Leased assets, net	1,234	1,438	203
建設仮勘定	Construction in progress	18	30	12
無形固定資産	Total intangible assets	(137,589)	(162,705)	(25,115)
借地権	Leasehold right	14	14	－
ソフトウエア	Software	135,947	161,416	25,468
リース資産	Leased assets	98	78	△ 19
ソフトウエア仮勘定	Software in progress	1,277	943	△ 334
その他	Other	252	252	0
投資その他の資産	Total investments and other assets	(248,843)	(226,704)	(△ 22,138)
投資有価証券	Investment securities	56,379	60,242	3,862
関係会社株式	Shares of subsidiaries and associates	64,531	63,492	△ 1,039
関係会社社債	Bonds of subsidiaries and associates	400	400	－
出資金	Investments in capital	0	0	－
関係会社出資金	Investments in capital of subsidiaries and associates	8,480	8,480	－
長期貸付金	Long-term loans receivable	10,079	10,079	－
関係会社長期貸付金	Long-term loans receivable from subsidiaries and associates	29,979	29,506	△ 473
長期前払費用	Long-term prepaid expenses	34,318	7,676	△ 26,641
差入保証金	Guarantee deposits	2,765	3,002	237
繰延税金資産	Deferred tax assets	36,417	38,364	1,946
その他	Other	5,901	5,869	△ 31
貸倒引当金	Allowance for doubtful accounts	△ 409	△ 409	△ －
繰延資産	Total deferred assets	(1,833)	(1,731)	(△ 101)
社債発行費	Bond issuance cost	1,833	1,731	△ 101
資産合計	Total assets	3,210,925	3,193,925	△ 17,000

科目	Item	2020年3月 March, 2020	2020年6月 June, 2020	増減 Increase/Decrease
		金額 Amount		
（負債の部）	(Liabilities)			
流動負債	Total Current liabilities	(1,303,514)	(1,239,780)	(△ 63,734)
支払手形	Notes payable – trade	0	0	－
買掛金	Accounts payable - trade	229,187	228,321	△ 865
短期借入金	Short-term loans payable	256,504	248,498	△ 8,005
1年内返済予定の長期借入金	Current portion of long-term loans payable	124,400	96,000	△ 28,400
1年内償還予定の社債	Current portion of bonds	75,000	95,000	20,000
コマーシャル・ペーパー	Commercial papers	550,000	508,000	△ 42,000
1年内返済予定の債権流動化借入金	Current loans payable under credit fluidity	5,059	5,776	716
リース債務	Lease obligations	536	597	60
未払金	Accounts payable – other	4,178	3,387	△ 791
未払費用	Accrued expenses	20,620	20,809	188
未払法人税等	Income taxes payable	6,835	1,188	△ 5,647
預り金	Deposits received	8,249	9,641	1,391
前受収益	Unearned revenue	692	1,093	400
賞与引当金	Provision for bonuses	1,657	745	△ 911
役員賞与引当金	Provision for directors' bonuses	119	15	△ 103
利息返還損失引当金	Provision for loss on interest repayment	6,372	6,669	296
商品券回収損失引当金	Allowance for uncollected gift certificates	132	132	0
割賦利益繰延	Deferred installment income	9,049	8,706	△ 342
その他	Other	4,915	5,195	279
固定負債	Total non-current liabilities	(1,502,601)	(1,541,303)	(38,702)
社債	Bonds payable	392,000	352,000	△ 40,000
長期借入金	Long-term loans payable	947,299	979,199	31,900
債権流動化借入金	Long-term loans payable under credit fluidity	26,674	73,274	46,600
リース債務	Lease obligations	927	1,069	141
債務保証損失引当金	Provision for loss on guarantees	7,869	7,482	△ 386
ポイント引当金	Provision for point card certificates	109,938	110,781	842
利息返還損失引当金	Provision for loss on interest repayment	15,003	13,295	△ 1,707
受入保証金	Guarantee deposits received	1,199	1,136	△ 63
その他	Other	1,689	3,064	1,375
負債合計	Total Liabilities	2,806,115	2,781,084	△ 25,031
（純資産の部）	(Net assets)			
株主資本	Total shareholders' equity	(396,694)	(400,852)	(4,157)
1 資本金	Capital stock	(75,929)	(75,929)	(－)
2 資本剰余金	Total capital surpluses	(84,100)	(84,100)	(△ 0)
（1）資本準備金	Legal capital surplus	82,497	82,497	－
（2）その他資本剰余金	Other capital surplus	1,602	1,602	△ 0
3 利益剰余金	Total retained earnings	(299,262)	(303,419)	(4,157)
（1）利益準備金	Legal retained earnings	3,020	3,020	－
（2）その他利益剰余金	Other retained earnings	296,242	300,399	4,157
別途積立金	General reserve	247,455	274,455	27,000
繰越利益剰余金	Retained earnings brought forward	48,787	25,944	△ 22,842
4 自己株式	Treasury shares	(△ 62,596)	(△ 62,596)	(0)
評価・換算差額等	Total valuation and translation adjustments	(8,115)	(11,988)	(3,873)
1 その他有価証券評価差額金	Valuation difference on available–for–sale securities	8,346	12,186	3,839
2 繰延ヘッジ損益	Deferred gains or losses on hedges	△ 231	△ 197	33
純資産合計	Total net assets	404,809	412,840	8,031
負債及び純資産合計	Total liabilities and net assets	3,210,925	3,193,925	△ 17,000

（参考）損 益 計 算 書 （2020年4月1日 ～ 2020年6月30日） ※単体

CREDIT SAISON Co. , Ltd.

Statements of Income (From April 1, 2019 to June 30, 2019) Non-Consolidated

（単位：百万円）
(Millions of yen)

科目 / Item / Term	2019年6月 (19/04－19/06) 金額 Amount		%	2020年6月 (20/04－20/06) 金額 Amount		%	増減 Increase/Decrease 金額 Amount		%
営業収益 Operating revenue									
ペイメント事業収益 Income from the payment business		53,113			48,836			△ 4,277	91.9%
リース事業収益 Income from the leases business		3,014			2,942			△ 71	97.6%
ファイナンス事業収益 Income from the finance business		8,699			9,241			542	106.2%
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	5			5			△ 0		
不動産関連事業原価 Cost of the real estate business	0	5		0	4		－	△ 0	88.1%
金融収益 Financial revenues		1,202			1,103			△ 98	91.8%
計 Total		66,035	100.0%		62,128	100.0%		△ 3,907	94.1%
営業費用 Operating expenses									
販売費及び一般管理費 Selling, general and administrative expenses		54,494	82.5%		48,956	78.8%		△ 5,537	89.8%
金融費用 Financial expenses		2,803	4.2%		3,125	5.0%		322	111.5%
計 Total		57,298	86.8%		52,082	83.8%		△ 5,215	90.9%
営業利益 Operating income		8,737	13.2%		10,045	16.2%		1,308	115.0%
営業外収益 Non-operating income		2,352	3.6%		2,240	3.6%		△ 111	95.3%
営業外費用 Non-operating expenses		89	0.1%		105	0.2%		16	117.9%
経常利益 Ordinary income		11,000	16.7%		12,181	19.6%		1,180	110.7%
特別利益 Extraordinary income		－	－		77	0.1%		77	－
特別損失 Extraordinary loss		207	0.3%		2,659	4.3%		2,451	1282.8%
税引前四半期純利益 Income before income taxes		10,793	16.3%		9,600	15.5%		△ 1,192	88.9%
法人税、住民税及び事業税 Income taxes-current	2,286			1,999			△ 287		
法人税等調整額 Income taxes-deferred	534	2,821	4.3%	△ 3,591	△ 1,591	△2.6%	△ 4,125	△ 4,412	△56.4%
四半期純利益 Net income		7,971	12.1%		11,191	18.0%		3,219	140.4%

		2019年6月	2020年6月
自己資本比率	Shareholders' equity/total assets	12.8%	12.9%
総資産利益率	ROA	0.26%	0.35%
自己資本利益率	ROE	1.97%	2.74%

アトリウムグループ

Atrium Group

貸 借 対 照 表 （2020年5月31日現在）

Balance Sheet (As of May 31, 2020)

（単位:百万円）

(Millions of yen)

科目 / Items / Term	2020年2月 February, 2020	2020年5月 May, 2020	増減 Increase/Decrease
	金額 Amount		
（資産の部） (Assets)			
流動資産 Current assets	108,883	105,955	△ 2,928
現金及び預金 Cash and deposits	6,733	4,199	△ 2,533
受取手形及び営業未収入金 Notes and operating accounts receivable	127	91	△ 35
たな卸資産 Inventories	81,885	79,748	△ 2,137
買取債権 Purchased receivables	19,541	21,304	1,763
求償債権 Guarantor's claims	25	21	△ 3
短期貸付金 Short-term loans receivable	26	25	0
その他 Other	2,298	2,319	21
貸倒引当金 Allowance for doubtful accounts	△ 1,754	△ 1,756	△ 1
固定資産 Noncurrent assets	72,695	77,067	4,371
有形固定資産 Property, plant and equipment	39,917	45,007	5,090
無形固定資産 Intangible assets	104	100	△ 4
投資その他の資産 Investments and other assets	32,674	31,959	△ 714
整理事業関連資産 Liquidation business assets	30,856	30,383	△ 473
その他 Other	3,609	3,368	△ 241
貸倒引当金 Allowance for doubtful accounts	△ 1,791	△ 1,791	0
資産合計 Total assets	181,579	183,022	1,443

科目 / Items / Term	2020年2月 February, 2020	2020年5月 May, 2020	増減 Increase/Decrease
	金額 Amount		
（負債の部） (Liabilities)			
流動負債 Current liabilities	170,157	171,187	1,030
支払手形及び買掛金 Notes and accounts payable-trade	207	63	△ 144
短期借入金 Short-term loans payable	164,600	168,450	3,850
未払金・未払費用 Accounts payable-other and accrued expenses	483	448	△ 34
預り保証金 Guarantee deposited	1,207	1,172	△ 35
その他 Other	3,659	1,054	△ 2,604
固定負債 Noncurrent liabilities	1,742	1,735	△ 6
瑕疵保証引当金 Provision for guarantees for defects	15	13	△ 2
預り保証金 Guarantee deposited	1,138	1,134	△ 4
その他 Other	588	588	0
負債合計 Total liabilities	171,899	172,923	1,023
（純資産の部） (Net assets)			
株主資本 Shareholders'equity	9,679	10,098	419
資本金 Capital stock	50	50	—
資本剰余金 Capital surplus	50	50	—
利益剰余金 Retained earnings	9,579	9,998	419
自己株式 Treasury stock			0
評価・換算差額等 Valuation and translation adjustments	0	0	—
その他有価証券評価差額金 Valuation difference on available-for-sale securities	0	0	—
非支配株主持分 Non-controlling interests	—	—	—
純資産合計 Total net assets	9,679	10,098	419
負債純資産合計 Total liabilities and net assets	181,579	183,022	1,443

アトリウムグループ

Atrium Group

損 益 計 算 書 （2020年3月1日 ～ 2020年5月31日）

Statement of Income (March 1, 2020 to May 31, 2020)

（単位：百万円）

(Millions of yen)

科目	Items	2019年5月 (19/03－19/05)	2020年5月 (20/03－20/05)	増減 Increase/Decrease
売上高	Net sales	6,573	7,877	1,304
売上原価	Cost of sales	3,710	5,119	1,408
売上総利益	Gross profit	2,863	2,758	△ 104
販売費及び一般管理費	Selling, general and administrative expenses	1,817	1,725	△ 92
営業利益	Operating income	1,045	1,033	△ 12
営業外収益	Non-operating income	473	193	△ 280
営業外費用	Non-operating expenses	702	622	△ 80
経常利益	Ordinary income	816	604	△ 212
特別利益	Extraordinary income	0	0	0
特別損失	Extraordinary loss	0	0	0
分配前税金等調整前四半期純利益	Income before dividends distribution, income taxes	816	604	△ 212
匿名組合分配額	Dividend distribution from silent partnerships	0	0	0
税金等調整前四半期純利益	Income before income taxes and minority interests	604	604	0
法人税等	Income taxes	871	185	△ 686
非支配株主利益に帰属する四半期純利益	Profit attributable to non-controlling interests	0	0	0
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	△ 54	419	473

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

単位：百万円／(￥ Million)

	純収益 Net Revenue			事業利益 Business profit		
	2019/6	2020/6	前年比% YOY Change (%)	2019/6	2020/6	前年比% YOY Change (%)
ペイメント Payment	58,521	51,367	87.8	6,206	7,701	124.1
リース Leases	3,019	2,953	97.8	1,131	1,126	99.6
ファイナンス Finance	10,215	10,586	103.6	4,599	6,018	130.8
不動産関連 Real-Estate-related	4,081	3,796	93.0	1,842	1,717	93.2
エンタテインメント Entertainment	2,266	687	30.3	767	△440	―
計 Total	78,103	69,390	88.8	14,548	16,124	110.8
セグメント間取引 Inter-segment Transactions	△615	△601	―	0	0	―
連結 Consolidated	77,488	68,789	88.8	14,549	16,125	110.8