2021年3月期　第2四半期

決算資料

Reference Materials for the second quarter ended September 30, 2020

2020年 11月 10日

November 10, 2020

経営企画部

Corporate Planning Dept.

03-3988-2110

CREDIT SAISON CO., LTD.

単体の営業報告
Materials Related to Business Report

□ 取扱高の実績	Total Transaction Volume	1
□ 営業資産残高の実績	Operating Assets	2
□ 営業収益の実績	Operating Revenue	3
□ 販売費及び一般管理費の実績	Selling, General and Administrative Expenses	4
□ 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	5

業績予測に関する資料
Materials Related to Performance Estimates

□ 連結業績予測	Performance Estimates (Consolidated)	6
□ 単体業績予測	Performance Estimates (Non-Consolidated)	7
□ (株)クレディセゾン関係会社 経営数値	Financial Highlights for Credit Saison's Affiliates and Consolidated Subsidiaries	8,9

ファクトブック
Fact Book

□ 経営成績	Operating Results	10
□ カード主要指標 (単体)	Main Indices (Non-consolidated)	11
□ 債権リスク	Credit Risk	12
□ 財務指標	Funding Structure	13
□ カード属性・利用動向 (単体)	Cardholders' attributes and usage trend (Non-consolidated)	14
□ 資本提携実績	Results of Card Companies with Capital Alliances	15

参考資料
Reference Materials

□ クレディセゾンの貸借対照表 (単体)	Balance Sheet(Credit Saison) (Non-Consolidated)	16
□ クレディセゾンの損益計算書 (単体)	Statements of Income(Credit Saison) (Non-Consolidated)	17
□ アトリウムの貸借対照表	Balance Sheet(Atrium)	18
□ アトリウムの損益計算書	Statement of Income(Atrium)	19
□ (株)セゾンファンデックスの貸借対照表	Saison Fundex Corporation Balance Sheets	20
□ (株)セゾンファンデックスの損益計算書	Saison Fundex Corporation Statements of Income	21

◆ 取扱高の実績 ／ Total Transaction Volume

単位：百万円／(￥ Million)

	2019/9	前年比% YOY Change (%)	構成比% % of Total	2020/9	前年比% YOY Change (%)	構成比% % of Total	2020/3	前年比% YOY Change (%)	構成比% % of Total
	2019/4/1～9/30			2020/4/1～9/30			2019/4/1～2020/3/31		
カードショッピング Credit card-related shopping services	2,448,082	104.5	55.2	2,147,565	87.7	56.8	4,946,908	103.3	55.3
カードキャッシング Cash advances	121,276	98.5	2.7	74,655	61.6	2.0	237,555	97.8	2.7
カード事業計 Credit card business total	2,569,358	104.2	58.0	2,222,220	86.5	58.8	5,184,463	103.0	58.0
証書ローン Member's Loan	670	94.7	0.0	241	36.0	0.0	1,258	90.4	0.0
プロセシング・他社カード代行 Agency services	1,483,768	100.9	33.5	1,237,214	83.4	32.7	2,985,255	99.0	33.4
ペイメント関連 Payment related	14,127	108.6	0.3	12,956	91.7	0.3	28,978	112.5	0.3
ペイメント事業計 Payment business total	4,067,925	103.0	91.8	3,472,632	85.4	91.9	8,199,955	101.6	91.7
リース事業 Leases	68,414	119.0	1.5	56,820	83.1	1.5	127,178	110.0	1.4
信用保証 Guarantees	51,999	89.2	1.2	31,853	61.3	0.8	101,510	88.8	1.1
不動産担保ローン Mortgage loans	77,044	83.0	1.7	61,078	79.3	1.6	175,621	84.4	2.0
その他 Others	165,948	122.0	3.7	156,589	94.4	4.1	341,131	118.5	3.8
ファイナンス関連 Finance-related	242,993	106.1	5.5	217,667	89.6	5.8	516,752	104.2	5.8
ファイナンス事業計 Finance business total	294,993	102.7	6.7	249,521	84.6	6.6	618,263	101.3	6.9
その他の事業 Other businesses	11	102.3	0.0	12	108.2	0.0	23	101.7	0.0
取扱高合計 Total volume of transactions	4,431,344	103.2	100.0	3,778,987	85.3	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「業務代行収益」のこと。
Agency services are fees received for making insourcing processing services and cash advances at Credit Saison's ATM on behalf of other companies.

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

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

◆ 営業資産残高の実績 / Operating Assets

単位：百万円／(¥ Million)

	2019/9	2020/9	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	1,044,632	1,023,080	97.9	1,044,962	△ 21,882	97.9
(内 リボルビング) (shopping revolving included)	425,126	401,522	94.4	426,826	△ 25,303	94.1
カードキャッシング Cash advances	220,354	192,232	87.2	218,897	△ 26,665	87.8
カード事業計 Credit card total	1,264,987	1,215,312	96.1	1,263,860	△ 48,547	96.2
証書ローン Member's Loan	5,028	4,042	80.4	4,677	△ 635	86.4
プロセシング・他社カード代行 Agency services	113,481	86,503	76.2	94,502	△ 7,998	91.5
ペイメント関連 Payment-related	430	404	93.9	411	△ 6	98.3
ペイメント事業計 Payment business total	1,383,928	1,306,262	94.4	1,363,451	△ 57,188	95.8
リース事業 Leases	68,835	71,066	103.2	70,438	628	100.9
信用保証 Credit guarantee	1,394 (268,276)	1,244 (238,450)	89.2 (88.9)	1,364 (261,835)	△ 120 (△ 23,385)	91.2 (91.1)
不動産担保ローン Mortgage loans	560,278	672,664	120.1	631,279	41,384	106.6
その他 Others	112,750 (144,653)	137,092 (196,580)	121.6 (135.9)	130,623 (177,886)	6,468 (18,693)	105.0 (110.5)
ファイナンス関連 Finance-related	673,028 (704,931)	809,756 (869,244)	120.3 (123.3)	761,902 (809,165)	47,853 (60,078)	106.3 (107.4)
ファイナンス事業計 Finance business total	674,423 (973,208)	811,000 (1,107,695)	120.3 (113.8)	763,267 (1,071,001)	47,733 (36,693)	106.3 (103.4)
割賦売掛金残高計 Accounts receivable - installment	2,127,187 (2,425,972)	2,188,329 (2,485,023)	102.9 (102.4)	2,197,156 (2,504,891)	△ 8,827 (△ 19,867)	99.6 (99.2)
リース投資資産 Investments in leases	253,993	258,666	101.8	257,713	953	100.4

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

■債権流動化分を含む場合の残高

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

単位：百万円／(¥ Million)

	2019/9	2020/9	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	1,114,632	1,023,080	91.8	1,059,962	△ 36,882	96.5

◆ 営業収益の実績 / Operating Revenue

単位：百万円／(¥ Million)

	2019/9	前年比% YOY Change (%)	構成比% % of Total	2020/9	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	68,952	102.8	51.9	65,139	94.5	52.0	140,136	103.2	52.3
カードキャッシング Cash advances	16,222	100.4	12.2	14,878	91.7	11.9	32,376	99.5	12.1
カード事業計 Credit card total	85,174	102.3	64.2	80,017	93.9	63.8	172,513	102.5	64.4
証書ローン Member's Loan	305	85.1	0.2	253	82.7	0.2	588	86.4	0.2
プロセシング・他社カード代行 Agency services	15,969	115.5	12.0	13,481	84.4	10.8	31,260	109.9	11.7
ペイメント関連 Payment-related	5,031	101.9	3.8	5,097	101.3	4.1	10,111	103.1	3.8
ペイメント事業計 Payment business total	106,481	104.0	80.2	98,850	92.8	78.9	214,473	103.5	80.0
リース Leases	6,125	95.9	4.6	5,938	96.9	4.7	12,264	96.4	4.6
信用保証 Credit guarantee	8,421	98.5	6.3	7,726	91.7	6.2	16,628	98.0	6.2
不動産担保ローン Mortgage loans	6,483	106.0	4.9	7,389	114.0	5.9	13,995	110.8	5.2
その他 Others	2,784	115.3	2.1	3,223	115.8	2.6	6,051	120.4	2.3
ファイナンス関連 Finance-related	9,267	108.7	7.0	10,612	114.5	8.5	20,046	113.6	7.5
ファイナンス事業計 Finance business total	17,688	103.6	13.3	18,338	103.7	14.6	36,674	105.9	13.7
その他の事業 Other business	10	102.5	0.0	11	108.9	0.0	21	102.9	0.0
金融収益 Financial revenue	2,431	112.5	1.8	2,224	91.5	1.8	4,586	103.3	1.7
営業収益計 Total operating revenue	132,738	103.7	100.0	125,363	94.4	100.0	268,020	103.5	100.0

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Payment related business includes items such as insurance and revenue from installment sales finance business.

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

■ｶｰ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)

	2019/9	前年比% YOY Change (%)	構成比% % of Total	2020/9	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	38,262	104.1	55.5	34,462	90.1	52.9	78,280	104.3	55.9
リボ残高収益 Revenues from Revolving Credit	26,302	100.8	38.1	26,169	99.5	40.2	53,096	101.5	37.9
年会費 Annual membership Fees	4,387	104.2	6.4	4,507	102.7	6.9	8,758	104.2	6.3
合計 Total	68,952	102.8	100.0	65,139	94.5	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)

	2019/9	増減 Increase/Decrease	前年比% YOY Change (%)	2020/9	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	18,330	562	103.2	17,117	△ 1,212	93.4	38,372	2,354	106.5
貸倒引当金繰入額 Provision of allowance for doubtful accounts	11,414	△ 305	97.4	11,734	320	102.8	23,928	421	101.8
利息返還損失引当金繰入額 Provision for loss on interest repayment	–	–	–	–	–	–	10,784	10,784	–
債務保証損失引当金繰入額 Provision for loss on guarantees	4,132	△ 505	89.1	2,228	△ 1,904	53.9	7,830	△ 80	99.0
役員報酬 Remuneration for directors (and other officers)	191	17	110.3	173	△ 17	90.7	410	15	103.9
従業員給料及び賞与 Employees' salaries and bonuses	8,746	△ 433	95.3	11,411	2,665	130.5	18,776	△ 1,100	94.5
賞与引当金繰入額 Provision for bonuses	1,716	△ 69	96.1	2,242	526	130.7	1,657	△ 59	96.5
退職給付費用 Retirement benefit expenses	398	△ 8	97.8	534	136	134.2	785	△ 17	97.9
役員賞与引当金繰入額 Provision for bonuses for directors (and other officers)	45	△ 7	85.5	30	△ 14	68.4	119	6	105.3
福利厚生費 Welfare expenses	1,656	△ 95	94.5	2,139	482	129.1	3,328	△ 158	95.5
通信交通費 Communication and transportation expenses	6,492	616	110.5	4,342	△ 2,149	66.9	12,615	1,250	111.0
租税公課 Taxes and dues	3,817	271	107.6	3,531	△ 285	92.5	8,220	926	112.7
賃借料 Rent expenses	852	63	108.1	1,069	217	125.5	1,711	149	109.6
支払手数料 Commission expenses	41,704	563	101.4	31,662	△ 10,041	75.9	85,122	2,924	103.6
減価償却費 Depreciation	7,090	524	108.0	9,501	2,411	134.0	14,435	866	106.4
その他 Others	3,772	944	133.4	3,598	△ 174	95.4	7,694	1,786	130.2
合計 Total	110,361	2,137	102.0	101,320	△ 9,040	91.8	235,794	20,068	109.3

◆ 貸倒償却の実額 ／ Depreciation expenses

単位：百万円／(¥ Million)

	2019/9	増減 Increase/Decrease	前年比% YOY Change (%)	2020/9	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 Total depreciation expenses	16,212	1,664	111.4	16,122	△ 89	99.4	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）

2020/9			
変動金利資産 Variable-rate assets	1,039	変動金利負債 Variable-rate liabilities	857 (857)
準固定金利資産 Semi fixed-rate assets	607	固定金利負債 Fixed-rate liabilities	1,516 (1,516)
固定金利資産 Fixed-rate assets	361	非金利負債 Non interest-bearing liabilities	406
非金利資産 Non interest-earning assets	1,193 (1,193)	資本 Shareholder's equity	420
資産合計 Total assets	3,201 (3,201)	負債・資本合計 Total liabilities and shareholder's equity	3,201 (3,201)

GAP額 GAP amount	△ 182 (△182)
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	74.3
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	41,700	96.7	14.5
不動産関連事業利益 Income from the real estate-related business	16,276	94.8	12,900	79.3	4.5
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	1,000	129.7	0.3
純収益合計 Total net revenue	311,410	102.2	287,500	92.3	100.0

※不動産関連事業利益・エンタテインメント事業利益は、不動産関連事業原価・エンタテインメント事業原価を控除した金額を記載しております。

	2020/3	前年比％ YOY Change (%)	2021/3	前年比％ YOY Change (%)
事業利益 Business profit	36,184	69.3	37,000	102.3
当期利益 Profit attributable to owners of parent	22,863	74.9	24,000	105.0

◆ 単体業績予想 ／ 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	4,692,000	94.8	56.8	133,800	95.5	52.1
カードキャッシング Cash advances	180,000	75.8	2.2	29,100	89.9	11.3
カード事業計 Credit card total	4,872,000	94.0	59.0	162,900	94.4	63.5
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	2,728,000	91.4	33.0	30,600	97.9	11.9
ペイメント関連 Payment-related	27,000	93.2	0.3	10,400	102.9	4.1
ペイメント事業計 Payment business total	7,627,640	93.0	92.4	204,300	95.3	79.6
リース 事業 Leases	120,000	94.4	1.5	12,100	98.7	4.7
信用保証 Guarantees	66,000	65.0	0.8	14,800	89.0	5.8
不動産担保ローン Mortgage loans	150,000	85.4	1.8	15,000	107.2	5.8
その他 Others	291,000	85.3	3.5	6,100	100.8	2.4
ファイナンス関連 Finance-related business	441,000	85.3	5.3	21,100	105.3	8.2
ファイナンス事業計 Finance business total	507,000	82.0	6.1	35,900	97.9	14.0
金融収益 Financial revenue				4,400	95.9	1.7
合計 Total	8,254,640	92.3	100.0	256,700	95.8	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	222,400	94.3
金融費用 Financial costs	10,535	108.1	11,600	110.1
計 Total	246,330	109.2	234,000	95.0
営業利益 Operating profit	21,690	64.7	22,700	104.7
経常利益 Ordinary profit	28,348	71.5	30,000	105.8
当期純利益 Profit	33,391	129.0	22,500	67.4

(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

			2020年度中間 Fiscal 20.04-09 Actual	2020年度見込 Fiscal 20 Estimate	事業内容・他 Business & others
■連結子会社 Consolidated Subsidiaries					単位:百万円／(¥ Million)
(株)アトリウム グループ	総資産	Total Assets	186,692		< Comprehensive Real Estate Business & Loan Servicing (Debt collection) Business >
	純資産	Shareholders' Equity	10,200		- Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing.
Atrium Group	剰余金	Retained Earnings	171,850		- 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.
	営業収益	Operating Revenue	※ 4,870	※ 9,800	- 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.
直接保有割合 % ownership 100.0%	経常利益	Ordinary Income	732	500	
(グループ議決権保有割合 % own by CS-group) (100.0%)	当期利益	Net Income	520	360	
(株) セゾンパーソナルプラス	総資産	Total Assets	7,251		< Temporary Staffing Business and Debt Collection Business >
	純資産	Shareholders' Equity	6,108		- Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business.
SAISON PERSONAL PLUS COMPANY LIMITED.	剰余金	Retained Earnings	0		- The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	営業収益	Operating Revenue	3,790	8,100	
100.0%	経常利益	Ordinary Income	494	590	
(100.0%)	当期利益	Net Income	290	330	
(株)セゾンファンデックス	総資産	Total Assets	121,779		< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business >
	純資産	Shareholders' Equity	22,633		- Engages in an array of real estate security and credit guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.
Saison Fundex Corporation	剰余金	Retained Earnings	95,923		
	営業収益	Operating Revenue	4,884	9,950	
100.0%	経常利益	Ordinary Income	2,416	2,500	
(100.0%)	当期利益	Net Income	1,942	1,890	
(株)コンチェルト	総資産	Total Assets	41,140		< Amusement Facilities Business, Real Estate Leasing Business >
	純資産	Shareholders' Equity	34,020		- 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.
CONCERTO CO.,LTD.	剰余金	Retained Earnings	2,400		- 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.
	営業収益	Operating Revenue	※ 3,206	※ 7,865	
96.9%	経常利益	Ordinary Income	272	785	
(100.0%)	当期利益	Net Income	140	255	

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

			2020年度中間 Fiscal 20.04-09 Actual	2020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)

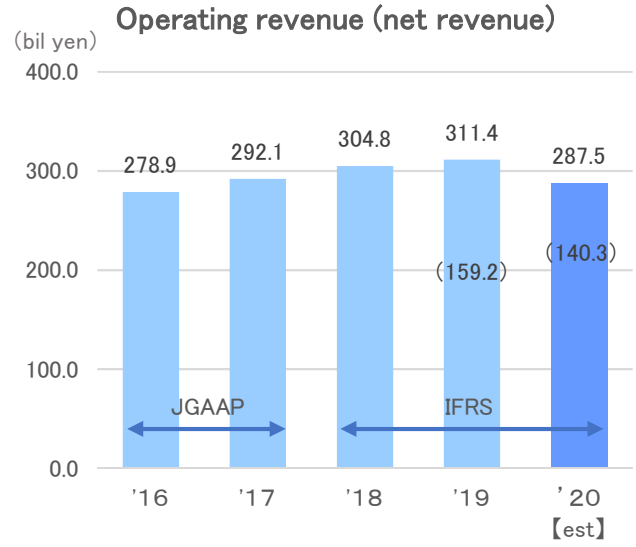
(株)セゾン情報システムズ Saison Information Systems Co., Ltd. 46.8% (46.8%)	総資産	Total Assets	20,270		< Information Service Industry > Financial IT service business, retail integrated solution business, and HULFT business providing telecommunications middleware sales and solutions.
	純資産	Shareholders' Equity	13,455		
	剰余金	Retained Earnings	97		
	営業収益	Operating Revenue	4,515		
	経常利益	Ordinary Income	1,675	2,500	
	当期利益	Net Income	1,351	2,000	
出光クレジット㈱ Idemitsu Credit Co., Ltd. 50.0% (50.0%)	総資産	Total Assets	170,718		< Credit Card Service Industry > -Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased. -Idemitsu Cash Prepaid Card was issued, which could be used as both a cash member card and prepaid card. Idemitsu Biz Card was issued as a corporate card. -The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.
	純資産	Shareholders' Equity	35,815		
	剰余金	Retained Earnings	33,329		
	営業収益	Operating Revenue	10,771	22,000	
	経常利益	Ordinary Income	1,288	1,500	
	当期利益	Net Income	932	1,080	
りそなカード㈱ Resona Card Co., Ltd. 22.4% (22.4%)	総資産	Total Assets	87,750		< Credit Card Service Industry > -July 2004: Merger of 3 card service companies related to Resona. The next month, the Company made a 10% investment stake and started issuing Resona Card Saison using its processing capabilities. December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services.
	純資産	Shareholders' Equity	34,989		
	剰余金	Retained Earnings	20,000		
	営業収益	Operating Revenue	7,733		
	経常利益	Ordinary Income	697		
	当期利益	Net Income	560		
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd. 50.0% (50.0%)	総資産	Total Assets	14,884		< Credit Card Service Industry > -October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and the Company, developed and promoted a credit card services business model linked to the area. -July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. -February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.
	純資産	Shareholders' Equity	2,291		
	剰余金	Retained Earnings	7,070		
	営業収益	Operating Revenue	1,299	2,770	
	経常利益	Ordinary Income	261	370	
	当期利益	Net Income	171	250	
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd. 30.0% (30.0%)	総資産	Total Assets	40,018		< Credit Card Service Industry > -Nov. 2006: Joint venture with Daiwa House Industry -May 2007: Issued the Daiwa Saison Card and ran a point program foreach facility under the Daiwa House Group. -Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.
	純資産	Shareholders' Equity	975		
	剰余金	Retained Earnings	23,363		
	営業収益	Operating Revenue	3,831	8,020	
	経常利益	Ordinary Income	156	20	
	当期利益	Net Income	128	10	
高島屋ファイナンシャル・パートナーズ㈱ Takashimaya Financial Partners Co., Ltd. 30.5% (30.5%)	総資産	Total Assets	107,684		< Credit Card Service Industry > -August 2004: Credit Saison made a 10% investment stake through a collaboration with Takashimaya and started issuing the Takashimaya Saison Card. With approximately 600 thousands of new accounts among its achievements over the years, the business relationship has strengthened in July 2006. -March 2019: Joined with Takashimaya Insurance Co., Ltd. and changed its company name to Takashimaya Financial Partners Co., Ltd. As a comprehensive financial company of Takashimaya Group, with a strong commitment to customer first policy, its aim is to expand itself into a trustworthy partner of comprehensive financial company.
	純資産	Shareholders' Equity	39,359		
	剰余金	Retained Earnings	65		
	営業収益	Operating Revenue	9,495		
	経常利益	Ordinary Income	2,114		
	当期利益	Net Income	1,268		
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd. 49.0% (49.0%)	総資産	Total Assets	139,299		< Credit Card Service Industry > -As regards the affiliated cards joint business with Sogo & Seibu, in April 2011 the Company established a joint venture with Seven Financial Service, which was the successor company in an absorption-type corporate split. -In the future, the integration with the Seven Card service is expected, while the Company is aiming to achieve a top-class position with a brand-new financial service by combining its strengths, extensive expertise in processing, and marketing know-how, as well as by integrating the wide customer base and customer contact points that 7 & i possesses as Japan's largest distribution group.
	純資産	Shareholders' Equity	37,049		
	剰余金	Retained Earnings	68,620		
	営業収益	Operating Revenue	8,496	17,630	
	経常利益	Ordinary Income	1,281	2,130	
	当期利益	Net Income	803	1,370	
㈱イープラス eplus inc. 50.0% (50.0%)	総資産	Total Assets			< Ticket Selling Industry > -A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. -"e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
	純資産	Shareholders' Equity			
	剰余金	Retained Earnings			
	営業収益	Operating Revenue			
	経常利益	Ordinary Income			
	当期利益	Net Income			

◆ Operating Results

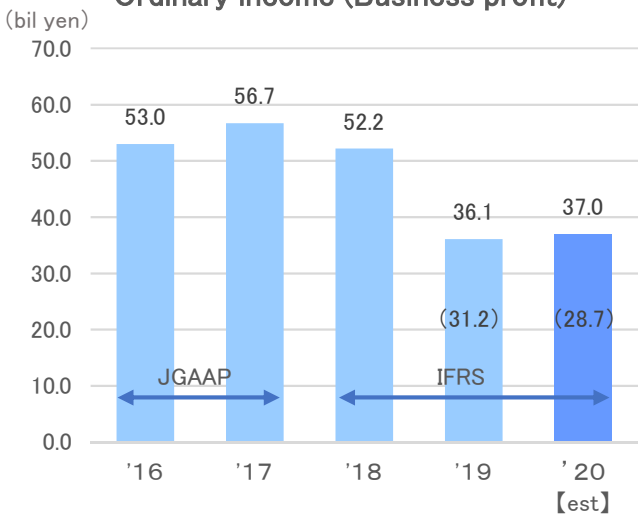
( )2Q results

Consolidated

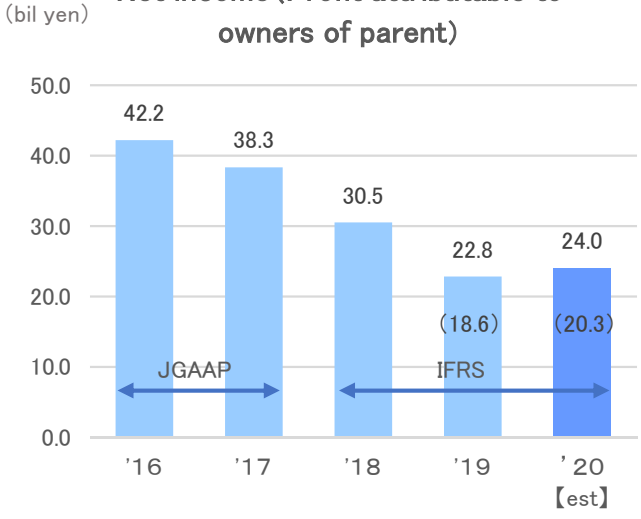
Operating revenue (net revenue)



Ordinary income (Business profit)

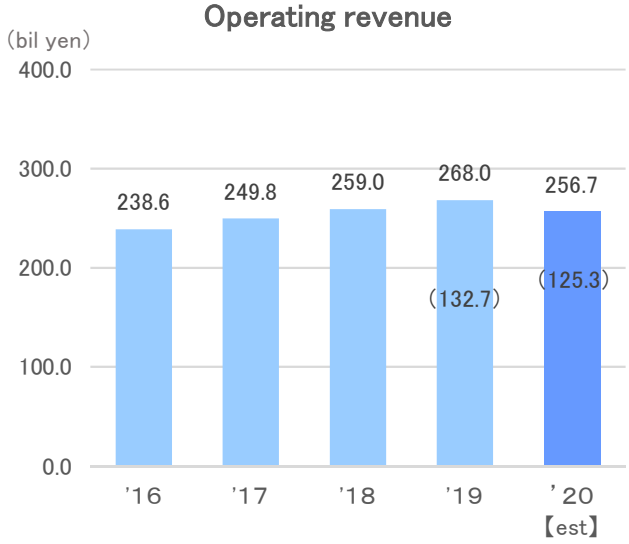


Net income (Profit attributable to owners of parent)

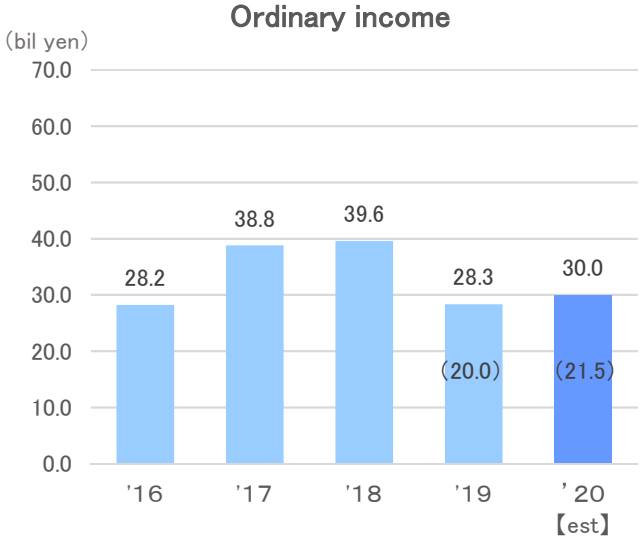


Non-consolidated

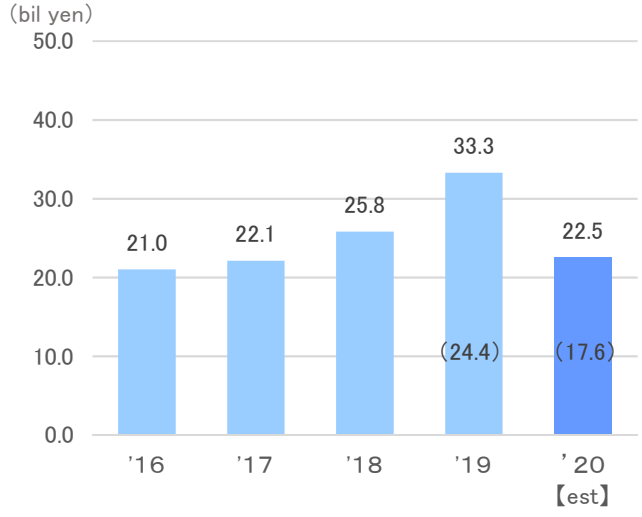
Operating revenue



Ordinary income



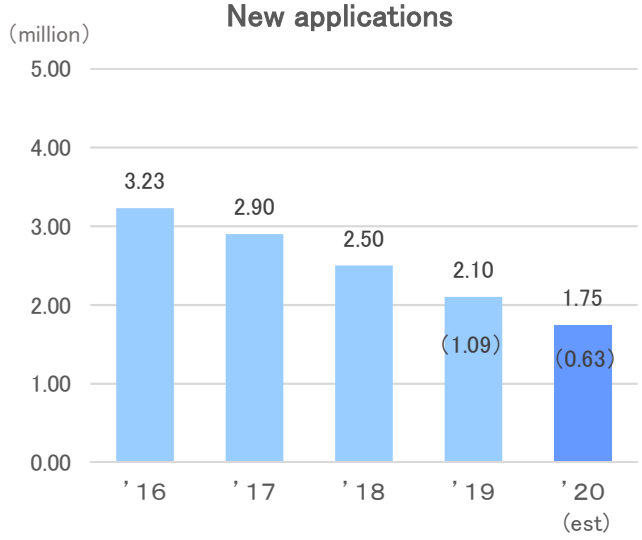
Net income



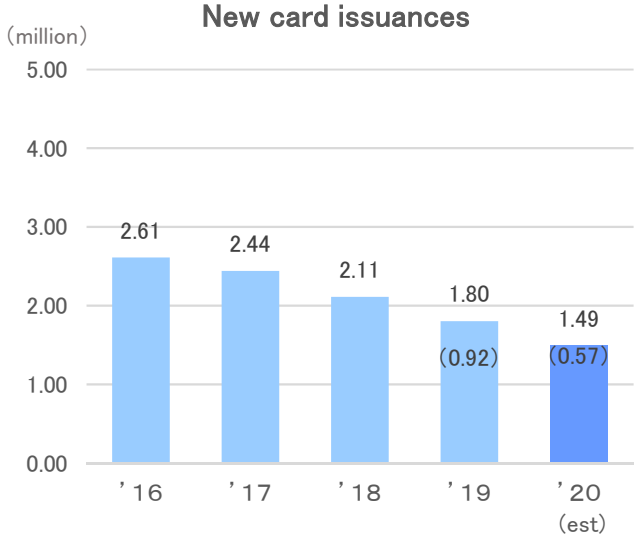
◆ Main Indices (Non-consolidated)

( )2Q results

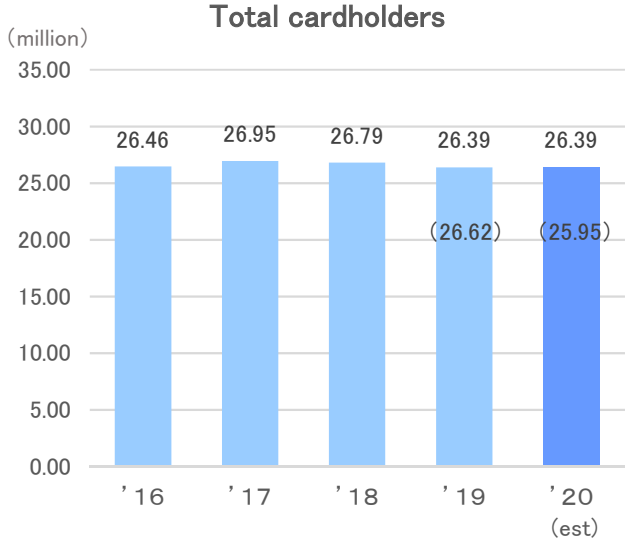
New applications



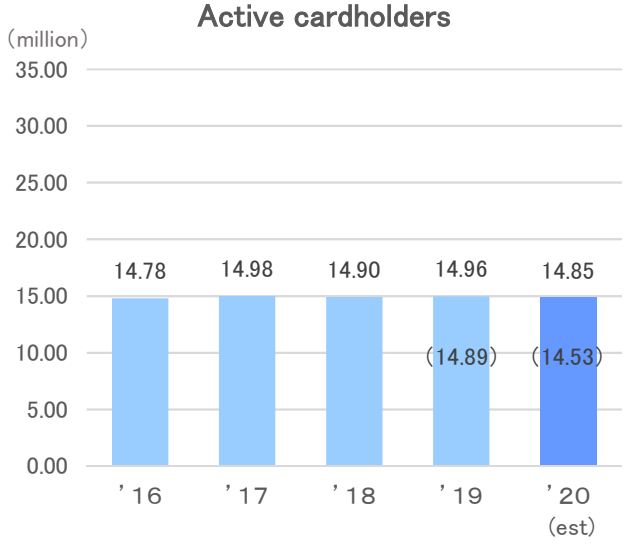
New card issuances



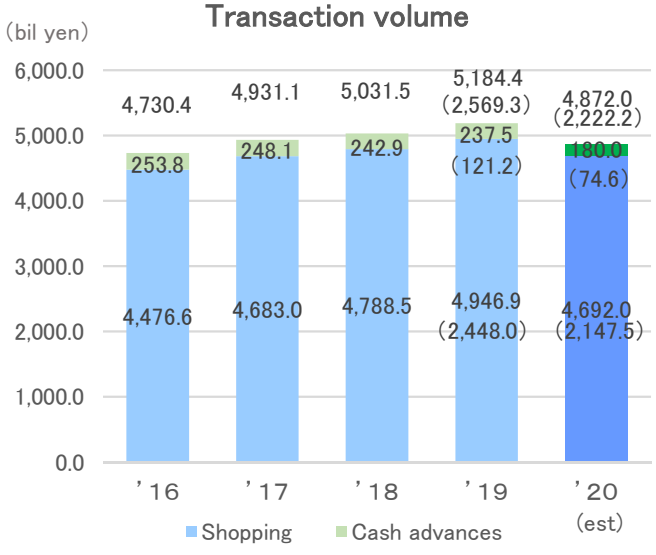
Total cardholders



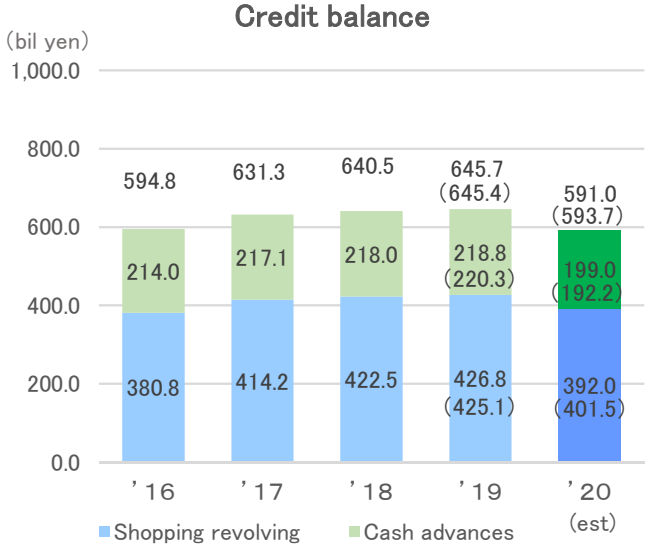
Active cardholders



Transaction volume



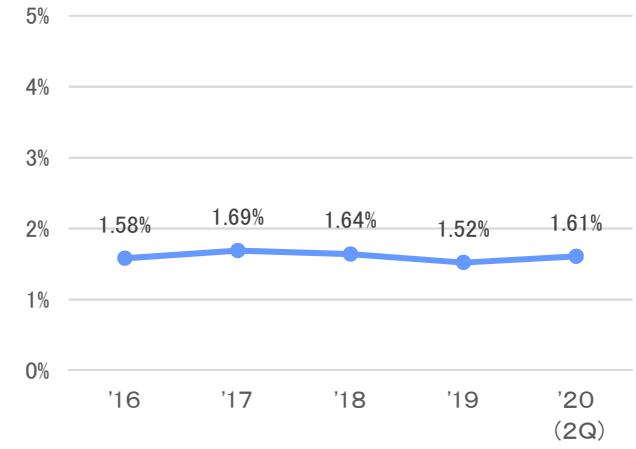
Credit balance



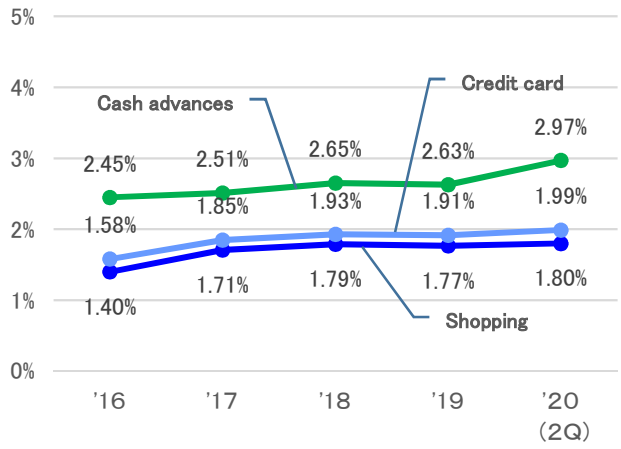
◆ Credit Risk

( )2Q results

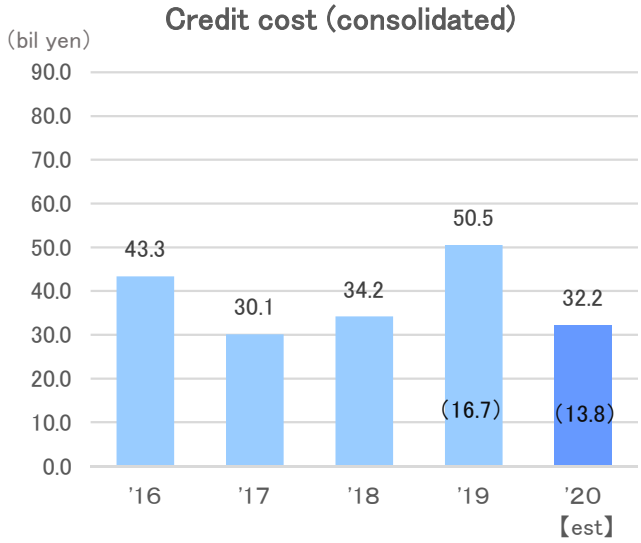
Delinquency over 90 days (consolidated)



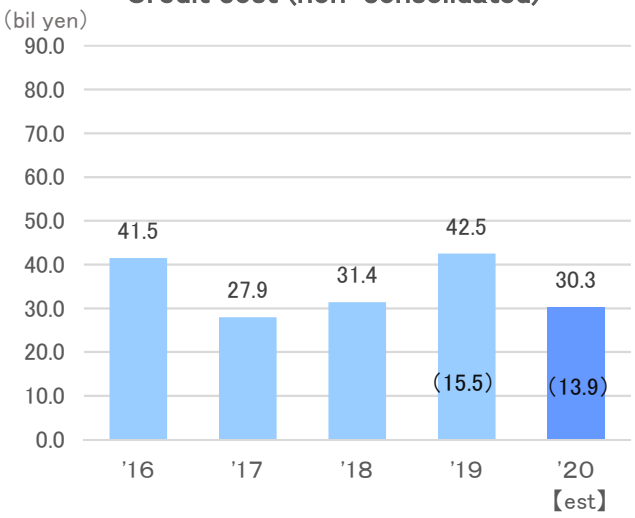
Delinquency over 90 days (non-consolidated)



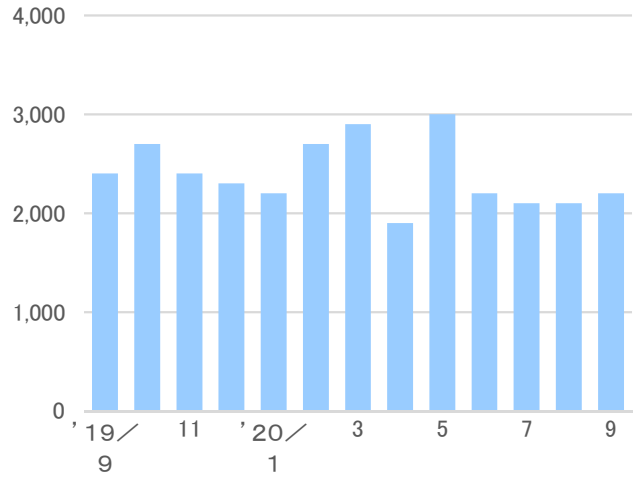
Credit cost (consolidated)



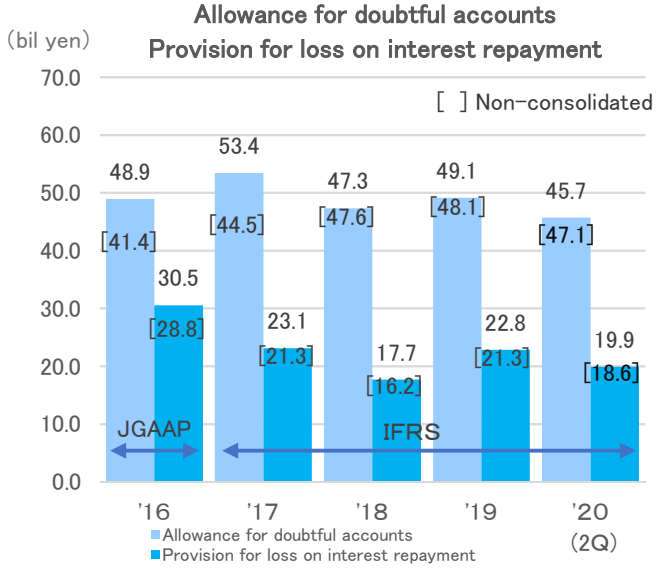
Credit cost (non-consolidated)



New repayment claims



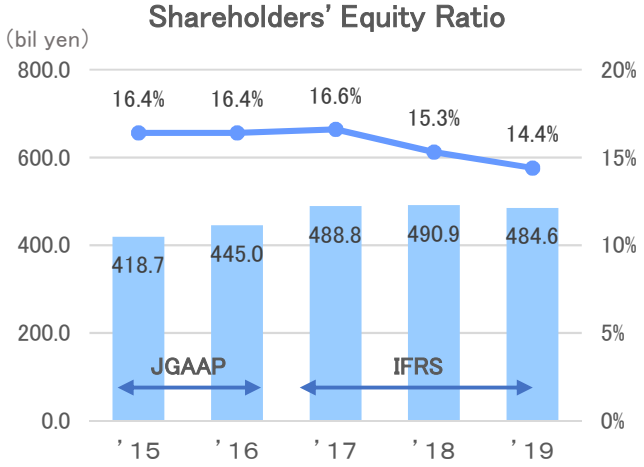
Allowance for doubtful accounts Provision for loss on interest repayment



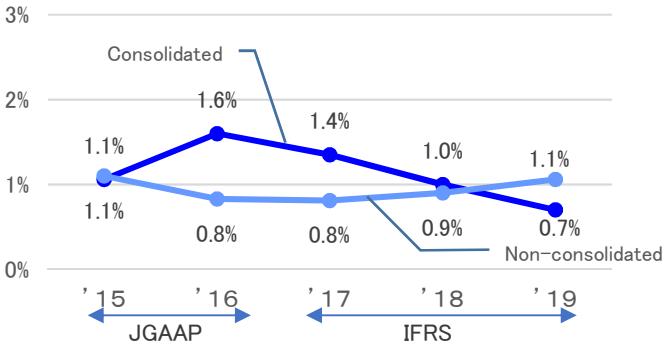
◆ Financial Indices

Consolidated

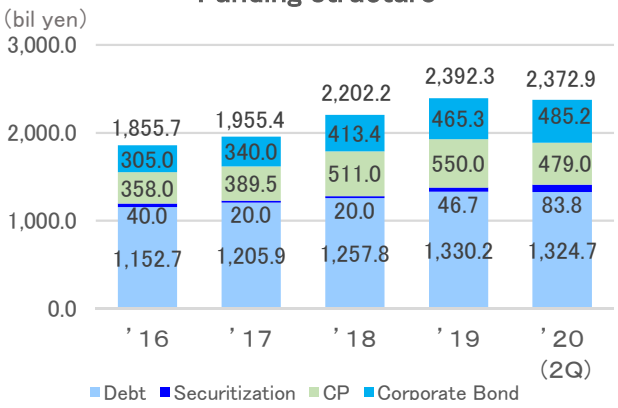
Shareholders' Equity Ratio



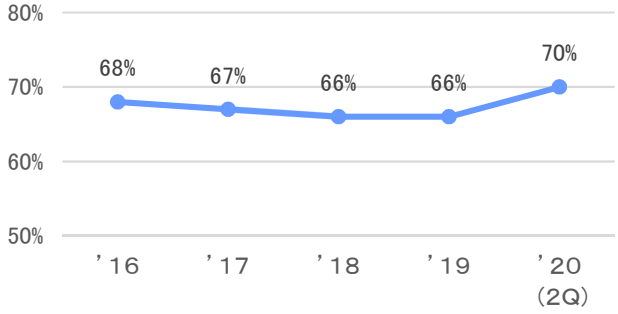
ROA (Net income basis)



Funding structure

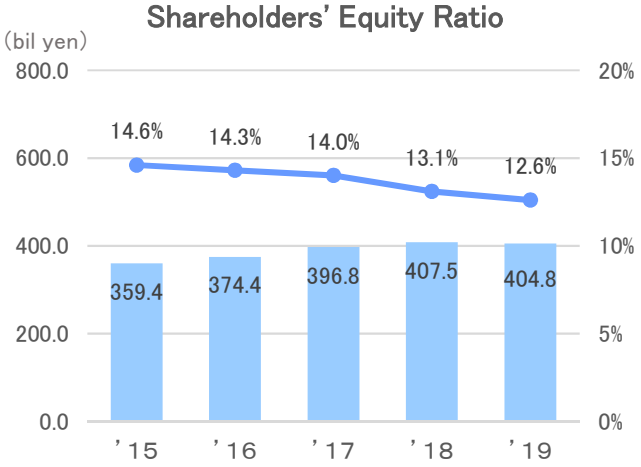


Long-term ratio

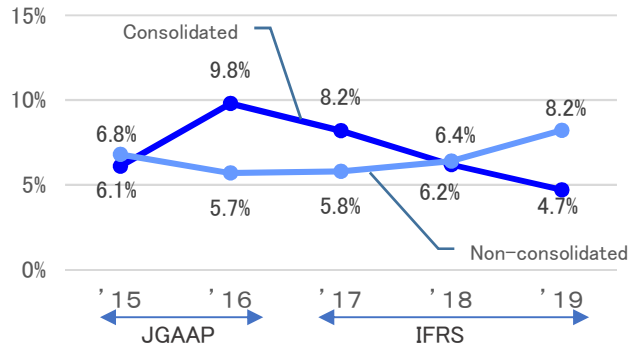


Non-consolidated

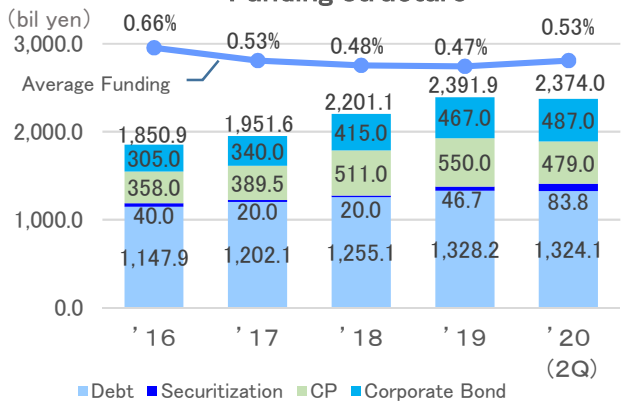
Shareholders' Equity Ratio



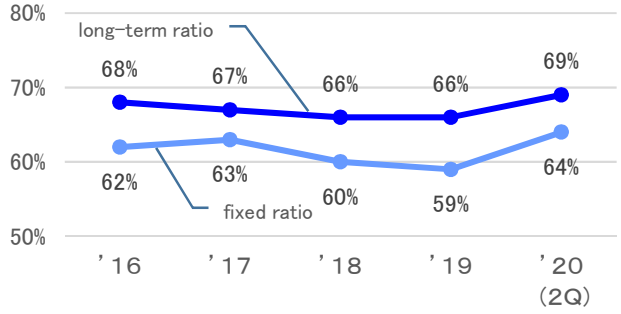
ROE



Funding structure



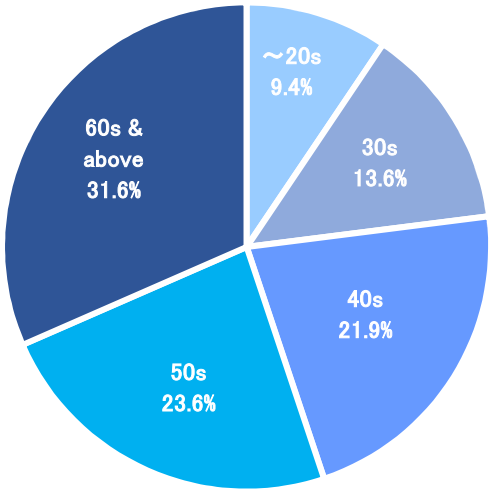
Long-term ratio / fixed ratio



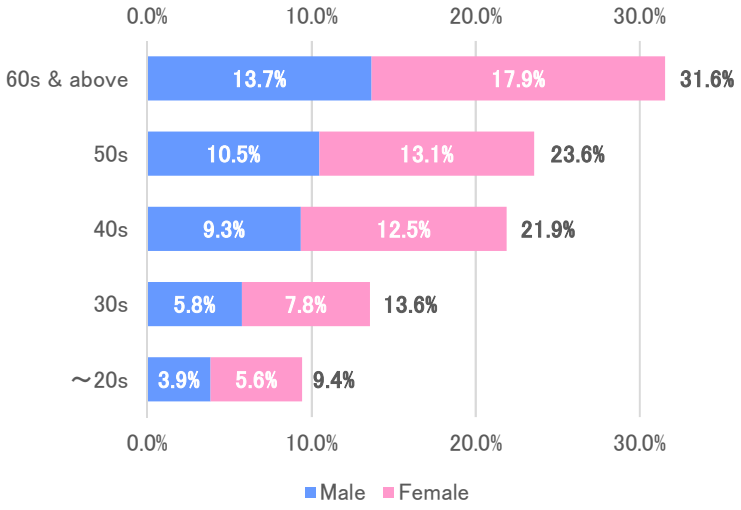
◆ Cardholders' attributes and usage trend

As of Mar 31, 2020

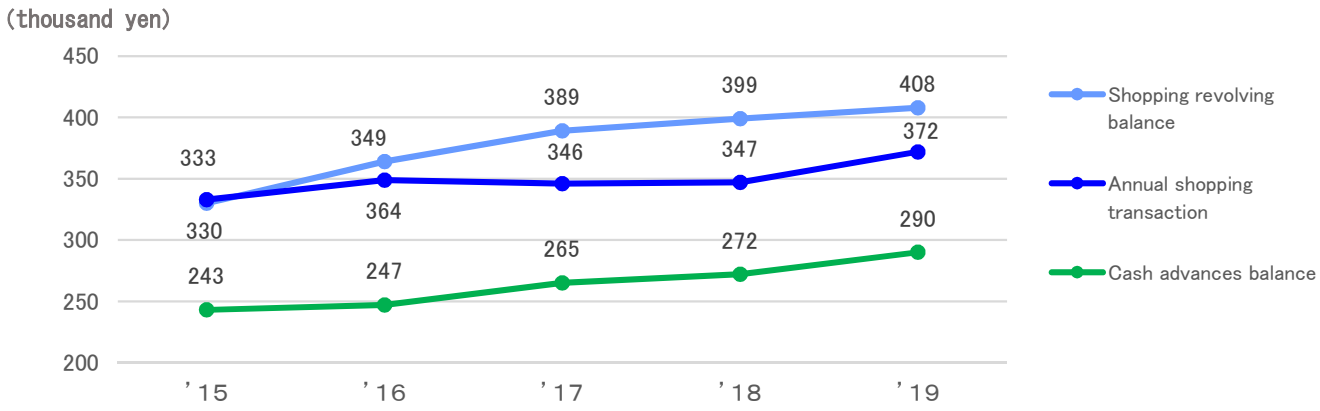
Cardholders by age



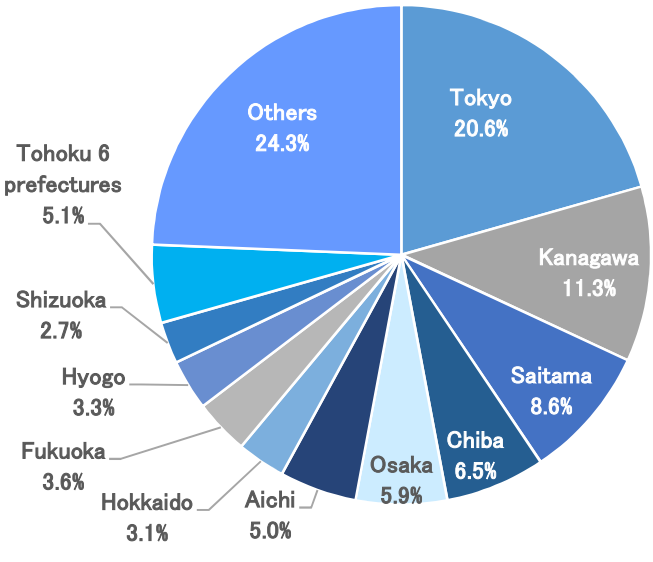
Cardholders by age and gender



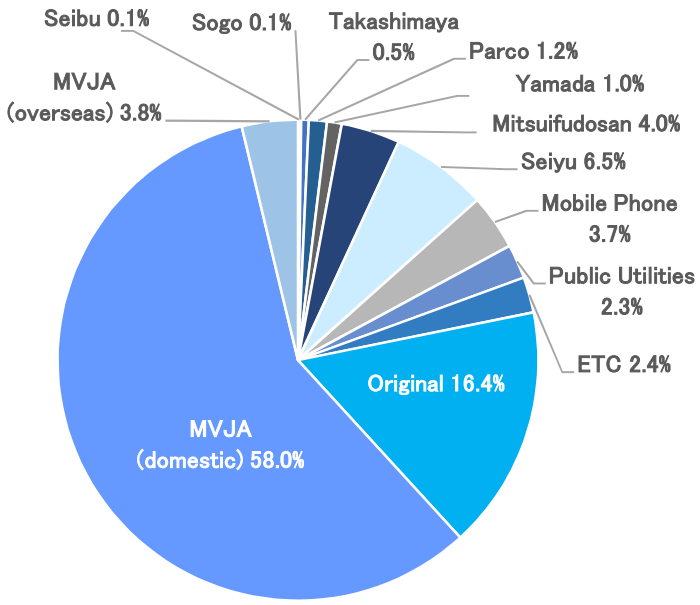
Average usage and credit balance per customer



Cardholders by prefecture



Shopping transaction by shopping centre (Saison)



◆ Results of Capital Alliances with Card Companies

as of . September 30, 2020

	No. of card applications (million)	Total card members (million)	Transaction volume (billion yen)	Operating revenues (billion yen)	Ordinary income (billion yen)
Credit Saison (non-consolidated)	0.63	25.95	2,222.2	125.3	21.5
Yamada Financial 34.0%(established 06/6)	0.03	1.43	58.4	0.2	0.0
YM Saison 50.0%(established 07/9)	0.00	0.02	1.7	0.0	0.0
Idemitsu Credit 50.0%(invested 03/10)	0.12	3.72	334.9	10.7	1.2
Resona Card 22.4%(invested 04/8)	0.02	1.46	169.4	7.9	0.5
Takashimaya Financial Partners 30.5%(invested 04/8)	0.04	1.40	294.6	9.4	2.1
Shizugin Saison 50.0%(established 06/10)	0.00	0.27	32.7	1.2	0.2
Daiwa House Financial 30.0%(established 06/11)	0.00	0.42	71.8	3.8	0.1
Seven CS Card Service 49.0%(established 10/09)	0.02	3.01	290.5	8.4	1.2
Total	0.83	36.23	3,416.1	166.7	26.8

※Transaction volume includes card shopping and cash advances

（参考）貸借対照表（2020年9月30日現在） ※単体

Balance Sheets (As of September 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9月 September, 2020	増減 Increase/Decrease
	金額 Amount		
（資産の部） (Assets)			
流動資産 Total Current assets	(2,807,614)	(2,796,122)	(△ 11,492)
現金及び預金 Cash and deposits	74,974	66,920	△ 8,054
割賦売掛金 Accounts receivable - installment	2,197,156	2,188,329	△ 8,827
リース投資資産 Investments in leases	257,713	258,666	953
営業投資有価証券 Operational investment securities	43,709	41,892	△ 1,817
商品 Merchandise	113	113	－
貯蔵品 Supplies	1,581	1,865	283
前払費用 Prepaid expenses	4,837	1,770	△ 3,066
短期貸付金 Short-term loans receivable	544	954	410
関係会社短期貸付金 Short-term loans receivable from subsidiaries and associates	244,208	253,253	9,045
未収入金 Accounts receivable - other	26,338	21,980	△ 4,357
その他 Other	4,212	7,078	2,865
貸倒引当金 Allowance for doubtful accounts	△ 47,776	△ 46,704	1,072
固定資産 Total non-current assets	(401,477)	(403,273)	(1,796)
有形固定資産 Total property, plant and equipment	(15,045)	(16,576)	(1,531)
建物（純額） Buildings, net	5,449	5,384	△ 65
車両運搬具（純額） Vehicles, net	0	0	0
器具備品（純額） Equipment, net	1,438	2,960	1,522
土地 Land	6,904	6,904	－
リース資産（純額） Leased assets, net	1,234	1,310	76
建設仮勘定 Construction in progress	18	16	△ 1
無形固定資産 Total intangible assets	(137,589)	(160,721)	(23,132)
借地権 Leasehold interests in land	14	14	－
ソフトウエア Software	135,947	159,010	23,062
リース資産 Leased assets	98	59	△ 38
ソフトウエア仮勘定 Software in progress	1,277	1,385	108
その他 Other	252	251	△ 0
投資その他の資産 Total investments and other assets	(248,843)	(225,975)	(△ 22,867)
投資有価証券 Investment securities	56,379	61,724	5,344
関係会社株式 Shares of subsidiaries and associates	64,531	63,797	△ 733
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	29,532	△ 447
長期前払費用 Long-term prepaid expenses	34,318	7,659	△ 26,659
差入保証金 Guarantee deposits	2,765	2,998	233
繰延税金資産 Deferred tax assets	36,417	35,942	△ 475
その他 Other	5,901	5,784	△ 116
貸倒引当金 Allowance for doubtful accounts	△ 409	△ 423	△ 14
繰延資産 Total deferred assets	(1,833)	(1,826)	(△ 7)
社債発行費 Bond issuance cost	1,833	1,826	△ 7
資産合計 Total assets	3,210,925	3,201,221	△ 9,703

科目 Item	2020年3月 March, 2020	2020年9月 September, 2020	増減 Increase/Decrease
	金額 Amount		
（負債の部） (Liabilities)			
流動負債 Total Current liabilities	(1,303,514)	(1,192,791)	(△ 110,723)
支払手形 Notes payable – trade	0	－	△ 0
買掛金 Accounts payable - trade	229,187	213,833	△ 15,354
短期借入金 Short-term borrowings	256,504	246,489	△ 10,015
1年内返済予定の長期借入金 Current portion of long-term borrowings	124,400	106,100	△ 18,300
1年内償還予定の社債 Current portion of bonds payable	75,000	85,000	10,000
コマーシャル・ペーパー Commercial papers	550,000	479,000	△ 71,000
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	5,059	5,874	814
リース債務 Lease obligations	536	557	21
未払金 Accounts payable – other	4,178	2,771	△ 1,407
未払費用 Accrued expenses	20,620	19,519	△ 1,100
未払法人税等 Income taxes payable	6,835	2,657	△ 4,178
預り金 Deposits received	8,249	7,656	△ 593
前受収益 Unearned revenue	692	1,110	418
賞与引当金 Provision for bonuses	1,657	2,239	581
役員賞与引当金 Provision for bonuses for directors (and other officers)	119	30	△ 88
利息返還損失引当金 Provision for loss on interest repayment	6,372	6,564	191
商品券回収損失引当金 Provision for loss on collecting gift tickets	132	132	△ 0
割賦利益繰延 Deferred installment income	9,049	8,397	△ 652
その他 Other	4,915	4,856	△ 58
固定負債 Total non-current liabilities	(1,502,601)	(1,587,993)	(85,392)
社債 Bonds payable	392,000	402,000	10,000
長期借入金 Long-term borrowings	947,299	971,599	24,300
債権流動化借入金 Long-term loans payable under securitized borrowings	26,674	77,980	51,306
リース債務 Lease obligations	927	958	31
債務保証損失引当金 Provision for loss on guarantees	7,869	7,663	△ 205
ポイント引当金 Provision for point card certificates	109,938	111,657	1,718
利息返還損失引当金 Provision for loss on interest repayment	15,003	12,054	△ 2,948
受入保証金 Guarantee deposits received	1,199	1,089	△ 110
その他 Other	1,689	2,990	1,300
負債合計 Total Liabilities	2,806,115	2,780,784	△ 25,331
（純資産の部） (Net assets)			
株主資本 Total shareholders' equity	(396,694)	(407,338)	(10,644)
1 資本金 Share capital	(75,929)	(75,929)	(－)
2 資本剰余金 Total Capital surplus	(84,100)	(84,073)	(△ 26)
（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	1,576	△ 26
3 利益剰余金 Total retained earnings	(299,262)	(309,859)	(10,597)
（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	306,839	10,597
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	32,384	△ 16,402
4 自己株式 Treasury shares	(△ 62,596)	(△ 62,523)	(73)
評価・換算差額等 Valuation and translation adjustments	(8,115)	(13,098)	(4,983)
1 その他有価証券評価差額金 Valuation difference on available–for–sale securities	8,346	13,371	5,024
2 繰延ヘッジ損益 Deferred gains or losses on hedges	△ 231	△ 273	△ 41
純資産合計 Total net assets	404,809	420,437	15,627
負債及び純資産合計 Total liabilities and net assets	3,210,925	3,201,221	△ 9,703

（参考）損 益 計 算 書 （2020年4月1日 ～ 2020年9月30日） ※単体

CREDIT SAISON Co. , Ltd.

Statements of Income (From April 1, 2020 to September 30, 2020)　Non-Consolidated

（単位:百万円）
(Millions of yen)

科目 Item / Term	2019年9月 (19/04－19/09) 金額 Amount		%	2020年9月 (20/04－20/09) 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		106,481			98,850			△ 7,631	92.8%
リース事業収益 Income from the leases business		6,125			5,938			△ 187	96.9%
ファイナンス事業収益 Income from the finance business		17,688			18,338			649	103.7%
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	11			12			0		
不動産関連事業原価 Cost of the real estate business	0	10		0	11		－	0	108.9%
金融収益 Financial revenue		2,431			2,224			△ 207	91.5%
計 Total		132,738	100.0%		125,363	100.0%		△ 7,375	94.4%
営業費用 Operating expenses									
販売費及び一般管理費 Selling, general and administrative expenses		110,361	83.1%		101,320	83.1%		△ 9,040	91.8%
金融費用 Financial expenses		5,338	4.0%		6,039	4.8%		701	113.1%
計 Total		115,699	87.2%		107,359	85.6%		△ 8,339	92.8%
営業利益 Operating profit		17,039	12.8%		18,003	14.4%		963	105.7%
営業外収益 Non-operating income		3,179	2.4%		3,748	3.0%		569	117.9%
営業外費用 Non-operating expenses		203	0.2%		152	0.1%		△ 50	75.2%
経常利益 Ordinary profit		20,016	15.1%		21,599	17.2%		1,583	107.9%
特別利益 Extraordinary income		20,770	15.6%		874	0.7%		△ 19,895	4.2%
特別損失 Extraordinary losses		6,780	5.1%		3,186	2.5%		△ 3,593	47.0%
税引前四半期純利益 Profit before income taxes		34,006	25.6%		19,288	15.4%		△ 14,718	56.7%
法人税、住民税及び事業税 Income taxes - current	8,301			3,294			△ 5,006		
法人税等調整額 Income taxes - deferred	1,235	9,536	7.2%	△ 1,637	1,657	1.3%	△ 2,872	△ 7,879	17.4%
四半期純利益 Profit		24,470	18.4%		17,631	14.1%		△ 6,839	72.1%

		2019年9月	2020年9月
自己資本比率	Equity ratio	13.0%	13.1%
総資産利益率	ROA	0.78%	0.55%
自己資本利益率	ROE	5.96%	4.27%

貸 借 対 照 表 （2020年8月31日現在）

Balance Sheet (As of August 31, 2020)

（単位：百万円）

(Millions of yen)

科目	Items	2020年2月 February, 2020	2020年8月 August, 2020	増減 Increase/Decrease
		金額 Amount		
（資産の部）	(Assets)			
流動資産	Current assets	108,883	106,558	△ 2,325
現金及び預金	Cash and deposits	6,733	3,070	△ 3,663
受取手形及び営業未収入金	Trade notes and accounts receivable	127	192	64
たな卸資産	Inventories	81,885	80,991	△ 894
買取債権	Purchased receivables	19,541	21,008	1,466
求償債権	Guarantor's claims	25	18	△ 6
短期貸付金	Short-term loans receivable	26	25	△ 1
その他	Other	2,298	2,994	695
貸倒引当金	Allowance for doubtful accounts	△ 1,754	△ 1,741	12
固定資産	Noncurrent assets	72,695	80,133	7,437
有形固定資産	Property, plant and equipment	39,917	47,948	8,031
無形固定資産	Intangible assets	104	94	△ 10
投資その他の資産	Investments and other assets	32,674	32,090	△ 583
整理事業関連資産	Liquidation business assets	30,856	30,409	△ 446
その他	Other	3,609	3,484	△ 125
貸倒引当金	Allowance for doubtful accounts	△ 1,791	△ 1,802	△ 10
資 産 合 計	Total assets	181,579	186,692	5,112

科目	Items	2020年2月 February, 2020	2020年8月 August, 2020	増減 Increase/Decrease
		金額 Amount		
（負債の部）	(Liabilities)			
流動負債	Current liabilities	170,157	174,745	4,587
支払手形及び買掛金	Notes and accounts payable-trade	207	121	△ 86
短期借入金	Short-term loans payable	164,600	171,850	7,250
未払金・未払費用	Accounts payable - other and accrued expenses	483	363	△ 120
預り保証金	Guarantee deposits	1,207	1,161	△ 46
その他	Other	3,659	1,249	△ 2,409
固定負債	Noncurrent liabilities	1,742	1,746	4
瑕疵保証引当金	Provision for guarantees for defects	15	15	―
預り保証金	Guarantee deposited	1,138	1,142	3
その他	Other	588	589	0
負 債 合 計	Total liabilities	171,899	176,491	4,592
（純資産の部）	(Net assets)			
株主資本	Shareholders' equity	9,679	10,200	520
資本金	Share capital	50	50	―
資本剰余金	Capital surplus	50	50	―
利益剰余金	Retained earnings	9,579	10,100	520
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	9,679	10,200	520
負 債 純 資 産 合 計	Total liabilities and net assets	181,579	186,692	5,112

アトリウムグループ

Atrium Group

損 益 計 算 書 （2020年3月1日 ～ 2020年8月31日）

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

（単位：百万円）

(Millions of yen)

科　　目 / Items ＼ Term	2019年8月 (19/03－19/08)	2020年8月 (20/03－20/08)	増減 Increase/Decrease
売上高 Net sales	20,044	11,454	△ 8,589
売上原価 Cost of sales	13,239	6,584	△ 6,654
売上総利益 Gross profit	6,804	4,870	△ 1,934
販売費及び一般管理費 Selling, general and administrative expenses	3,909	3,217	△ 691
営業利益 Operating profit	2,895	1,652	△ 1,242
営業外収益 Non-operating income	609	337	△ 271
営業外費用 Non-operating expenses	1,404	1,258	△ 146
経常利益 Ordinary profit	2,100	732	△ 1,368
特別利益 Extraordinary income	－	－	－
特別損失 Extraordinary loss	－	0	0
分配前税金等調整前四半期純利益 Profit before dividends distribution, income taxes	2,100	732	△ 1,368
匿名組合分配額 Dividend distribution from silent partnerships	－	－	－
税金等調整前四半期純利益 Profit before income taxes	2,100	732	△ 1,368
法人税等 Income taxes	1,442	211	△ 1,230
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	657	520	△ 137

株式会社セゾンファンデックス

SAISON FUNDEX CORPORATION

貸 借 対 照 表 （2020年9月30日現在）

Balance Sheets (As of September 30, 2020)

（単位：百万円）

(Millions of yen)

科　　目	Items	2020年3月 March, 2020	2020年9月 September, 2020	増減 Increase/Decrease
（資産の部）	(Assets)			
流動資産	Current assets	119,105	119,636	531
現金及び預金	Cash and deposits	1,239	944	△ 294
営業貸付金	Operating loans	99,117	97,757	△ 1,360
販売用不動産	Real estate for sale	18,300	20,024	1,723
未収入金	Accounts receivable	261	154	△ 106
前払費用	Prepaid expenses	48	52	4
未収収益	Accrued income	803	769	△ 34
繰延税金資産	Deferred tax assets	682	726	44
その他流動資産	Other current assets	766	1,120	353
貸倒引当金	Allowance for doubtful accounts	△ 2,115	△ 1,914	200
固定資産	Noncurrent assets	2,393	2,143	△ 249
有形固定資産	Property, plant and equipment	438	332	△ 105
土　地	Land	203	67	△ 136
建　物	Buildings	117	123	6
器具及び備品等	Furniture and fixtures	92	120	27
リース資産	Leased assets	25	20	△ 4
無形固定資産	Intangible assets	634	662	28
ソフトウェア	Software	61	658	597
無形建設仮勘定	Software in progress	569	－	△ 569
電話加入権	Telephone subscription right	4	4	―
投資等	Investments and other assets	1,320	1,148	△ 171
投資有価証券	Investment securities	465	481	15
固定化営業債権	Long-term loans receivable	12	12	△0
長期前払費用	Long-term prepaid expenses	0	0	△0
繰延税金資産	Deferred tax assets	680	560	△ 120
その他投資等	Other assets	172	105	△ 67
貸倒引当金	Allowance for doubtful accounts	△ 11	△ 11	0
資　産　合　計	Total assets	121,498	121,779	281

科　　目	Items	2020年3月 March, 2020	2020年9月 September, 2020	増減 Increase/Decrease
（負債の部）	(Liabilities)			
流動負債	Current liabilities	99,183	98,267	△ 916
短期借入金	Short-term borrowings	96,900	95,900	△ 1,000
一年以内返済予定長期借入金	Current portion of long-term borrowings	―	―	―
リース債務	Lease obligations	10	10	0
未払金	Accounts payable - other	193	96	△ 96
未払費用	Accrued expenses	505	306	△ 198
未払法人税等	Income taxes payable	447	830	383
利息返還損失引当金	Provision for loss on interest repayment	440	424	△ 15
債務保証引当金	Provision for loss on guarantees	228	246	17
その他流動負債	Other current liabilities	457	452	△ 5
固定負債	Non-current liabilities	1,035	878	△ 156
長期借入金	Long-term borrowings	―	―	―
リース債務	Lease obligations	18	13	△ 5
長期未払金	Long-term accounts payable	0	0	△0
利息返還損失引当金	Provision for loss on interest repayment	1,016	864	△ 151
負　債　合　計	Total liabilities	100,219	99,146	△ 1,072
（純資産の部）	(Net assets)			
株主資本	Shareholders' equity	21,251	22,593	1,342
資本金	Capital stock	4,500	4,500	―
利益剰余金	Retained earnings	16,751	18,093	1,342
評価・換算差額等	Valuation and translation adjustments	27	40	12
その他有価証券評価差額金	Valuation difference on available-for-sale securities	27	40	12
純　資　産　合　計	Tolal net assets	21,278	22,633	1,354
負債及び純資産合計	Tolal liabilities and net assets	121,498	121,779	281

株式会社セゾンファンデックス

SAISON FUNDEX CORPORATION

損 益 計 算 書 （2020年4月1日 ～ 2020年9月30日）

Statements of Income (From April 1, 2020 to September 30, 2020)

（単位:百万円）

(Millions of yen)

科　　目	Items	2019年9月 19/04－19/09	2020年9月 20/04－20/09	増減 Increase/Decrease
営業収益	Operating revenue	4,725	4,884	159
営業費用	Operating expenses	2,650	2,556	△ 93
金融費用	Financial expenses	652	728	75
販売費及び一般管理費	Selling, general administrative expenses	1,997	1,828	△ 168
営業利益	Operating income	2,074	2,328	253
営業外収益	Non-operating income	89	88	△0
営業外費用	Non-operating expenses	－	0	0
経常利益	Ordinary profit	2,163	2,416	253
特別利益	Extraordinary income	－	266	266
特別損失	Extraordinary losses	－	12	12
税引前当期純利益	Profit before income taxes	2,163	2,670	506
法人税、住民税及び事業税	Income taxes - current	733	658	△ 75
法人税等調整額	Income taxes - deferred	139	70	△ 69
当期純利益	Profit	1,290	1,942	651