

*Let's make
this country
a great place
to live in our
retirement.*



— A LEADING-EDGE
— SERVICE PROVIDER
— CREDIT SAISON CO., LTD.



Business Report

April 1, 2004 to September 30, 2004
(the 55th Term)

You can store and keep your points for 100 years.

The Saison Card comes with the
Saison Permanent Points Program

SAISON
CARD
INTERNATIONAL
CREDIT SAISON

Concept of the Credit Saison Group

As a cutting-edge services company, we will promote the following three mottos as the values that we will share: introducing policies geared toward customer satisfaction; aiming for mutual profits with our business partners; and cultivating a creative and innovative corporate culture. We will also prevail in a competitive market and offer benefits to our shareholders.

To Our Shareholders

We are pleased to report to our shareholders on the interim accounts for the 55th term of our Company (from April 1, 2004 to September 30, 2004).

During this six-month period, the Japanese economy staged a gradual rally with a substantial jump in corporate earnings, a reduced number of business failures and improved employment conditions. More robust personal incomes and a rise in customer confidence resulted in slow growth in consumer spending.

In the credit card industry, the restructuring of the retail financing business sector is gathering momentum, primarily among banks. Consequently, the power relationships are changing dramatically. The business climate is favorable to the industry. Consumer spending is rallying. Individual bankruptcies are falling in Japan. The scope of credit card payment is expanding to utility bills and medical treatments.

In this environment, our Company, as a leader in the credit card industry, has entered into a number of alliances to ensure that we take the initiative in the industry shakeout. During the six-month period, we reached an agreement on a comprehensive partnership with Takashimaya Co., Ltd. and Mizuho Financial Group, Inc. For further growth in transaction volume, we endeavored to broaden the area of credit card payments, by introducing utility bill settlement with Tokyo Gas Co., Ltd. and Chubu Electric Power Co., Inc.

Based on a managerial concept of being a cutting-edge services company, we will continue to further expand our business. We will strengthen the foundations of the card business and our partnership strategy and expand our lending and fee businesses to establish ourselves as a “strong firm” that can achieve sustained success in the 21st century.

We hope that we can continue to count on the support of our shareholders and card members as we undertake these initiatives.



Hiroshi Rinno
President and CEO
December 2004

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Topics for the First Half of the 55th Term

Business expansion through business alliances

An agreement on a strategic alliance in the card business reached with Takashimaya

In April, we reached a strategic partnership agreement with Takashimaya Co., Ltd. It includes 10% capital participation in Takashimaya Credit Co., Ltd., which covers the card business sector of the department store.

In September, “TAKASHIMAYA SAISON CARD,” which had been jointly developed between the two companies, was launched. Takashimaya Saison counters were set up in 19 Takashimaya department stores all over the country to expand the network of customer contact counters as well as bases for acquiring new card holders. It is very significant to successfully strengthen our marketing channel by tying up with the department store chain that has leading market share in the industry. We will make the most of this new channel and the know-how of the two countries to move forward with the card business.



Takashimaya SAISON Card



JR Central Takashimaya SAISON Card

A basic agreement reached with the Mizuho Group on business alliances in the card business

In August, we agreed to make a tangible study on a strategic business partnership in the credit card business with Mizuho Financial Group, Inc., Mizuho Bank, Ltd. and UC Card Co., Ltd. We will offer multi-faceted considerations for the purpose of formulating the strongest possible credit card strategy. Specifically, we are aiming to launch a new integrated cash card that combines Mizuho Bank's “Mizuho Mileage Club,” which is a new membership service central to its personal retail banking with the “SAISON CARD” functions in spring 2005, as well as to integrate UC Card's issuer (membership) business for establishing a new credit card business structure.



Business alliance with Resona Card for joint development of a new card

In February, we reached an agreement on a strategic capital and business alliance with Resona Holdings, Inc. to accept all new stocks of the subordinated Resona Card Co., Ltd. allocated to third parties in August. As a result, our equity position is 10%. Aiming to provide highly convenient services for a wide range of customers, Resona Card Co., Ltd. launched a new credit card with the “SAISON CARD” functions, named “Resona Card SAISON.” In the alliance, we undertake the back office operations, including credit examination, card issuance, billing and settlement and information offering, to expand our new fee business. The Resona Card SAISON will be accepted at about 600 bank branches nationwide, under the control of Resona Holdings.

(Resona Bank, Saitama Resona Bank and Kinki Osaka Bank are due to accept the card from October, while Nara Bank will begin accepting it in January 2005.)



Resona Card SAISON (Standard)



Resona Card SAISON (Artistic)

New tie-up cards issued

We expanded our alliances with major retailers, entertainment business operators and road service providers to newly launch tie-up cards with a total of 78 companies. We will continue to promote an alliance card strategy that makes the most of our strong brand power and marketing capabilities.

April 2004
Katakura Industries Co., Ltd.



cocoon Card SAISON

September 2004
Highwaypassport Co., Ltd.



Highwaypassport Club Card SAISON



Highwaypassport Club SAISON ETC Card

Offering high value-added services

Upgrade of ancillary card services

In June, we launched a real estate information service under the name “SAISON Housing Information” on our website. It is the first service of its kind provided from the credit card industry. In August, we transformed our Saison Card Mile-Up Members service into the SAISON MILE CLUB to ensure smooth transition to the mileage system in an environment of high demand. We started advertising it to acquire club members. In addition, we expanded the scope of credit card payment for utility bills to increase the versatility and convenience of our cards. In September, we signed with Tokyo Gas Co., Ltd. to commence the credit card payment service for utility gas charges.



Screenshot of the SAISON Housing Information website



Operation of the SAISON Permanent Points Promotion Campaign

In July, we launched a new TV commercial for the SAISON Permanent Points Program featuring a giant swing. Inspired by the Olympic Games and with the concepts of “dreams and passion,” “action” and “continuation,” the commercial showed an elderly gymnast performing a giant swing. It ranked first in the ranking of TV commercial popularity. We will endeavor to further improve the market awareness of our brand image with the SAISON Permanent Points Program and to provide products and services that respond to the demands of customers.

SAISON

Permanent Points Program



New business expansion

Launch of real estate mortgage loan business

In September, we formed a partnership with Atrium Co., Ltd., which is engaged in the bad loan disposal and real estate liquidation business. The partnership will launch a real estate mortgage loan business with the use of unique expertise. We provide three products to meet diverse financial needs: a home equity loan for personal customers, a business loan and a non-recourse loan for the purchase of profitable assets.



“Newspaper advertisement in the *Nihon Keizai Shinbun*”
(On September 1, 2004)

Provision of financial services based on a stock broking business system

In August, we entered into an alliance with a major online securities company, Monex, Inc., and applied for a securities brokerage license for the purpose of offering a new financial service. This will make it possible for us to introduce our original investment products and act as an agent, opening securities accounts with Monex at Saison counters. We thus provide a convenient and user-friendly environment for securities transactions.



Stock offering implemented!

In June, we sold approximately 7.7 million common shares of our stock, previously held by financial institutions. After a two-day book building process, the initial price was set at 3,003 yen with a 2.50% discount from the closing price on June 15, which was 3,080 yen. The offered shares were purchased by a wide range of investors, many of whom were individual shareholders.

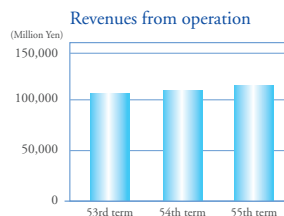


“Newspaper advertisement in the *Nihon Keizai Shinbun*”
(On June 3, 2004)

Overview of Results (Consolidated)

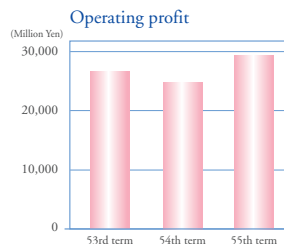
Revenues from operation

With the expansion of the consumer credit businesses in the Consumer Credit and Finance Segment, such as credit cards and personal loans, and with a substantial increase in revenues of the Real Estate Segment and Leasing Business Segment, the Company achieved operating revenues of 117,234 million yen, up 8.2% from the same period of the previous year.



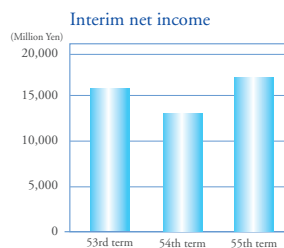
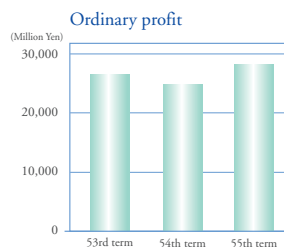
Operating profit

We incurred a higher bad loan cost than in the previous interim consolidated results. In contrast, we included the highly profitable business of Atrium Servicing Co., Ltd. in our consolidated subsidiaries and operating cost growth rate declined, partly because of a decrease in the retirement benefit expense. Consequently, we earned operating profit of 29,596 million yen, rising 18.3% from the same period in the preceding fiscal term.



Ordinary profit/interim net income

Ordinary profit amounted to 28,007 million yen, with a 13.1% rise from the same period last year. This was attributable to a greater investment loss under the equity method than in the previous interim consolidated results. Interim net income was 15,896 million yen, up 21.3% year-on-year, reflecting the proceeds from the sale of investment securities.



Overview of Results by Segment

Consumer credit and finance (credit, loan, servicing and other businesses)

Thanks to the recovery in consumer spending, a fall in individual bankruptcies and the expansion of credit card settlement to utility bills and medical services, operating revenues of 95,309 million yen and operating profit of 23,488 million yen were both higher than in the same period of the previous year, rising 5.7% and by 5.4%, respectively.

Entertainment (amusement and consultancy businesses)

We endeavored to make our shops sound, safe and comfortable to the point that they win local support. Through this initiative, we attained operating revenues of 8,193 million yen, up 4.6% year on year, and operating profit of 550 million yen, rising 1.6% from the same period in the previous term.

Real estate (real estate agency, leasing of real estate assets and other businesses)

With the contribution of a major deal in the real estate distribution business and the inclusion of Atrium Servicing Co., Ltd. among our consolidated subsidiaries, this segment achieved operating revenues of 7,254 million yen, rising an impressive 53.9% from the year-ago period, and operating profit of 3,616 million yen, also showing remarkable growth, of 92.0%.

Leasing business

Specializing in small-lot vendor leasing (leasing through partnerships with retailers), we achieved a 27.6% year-on-year rise in operating revenues, to 3,303 million yen, and an 86.3% jump in operating profit from the same period in the previous term, to 1,490 million yen.

Other businesses (mail order sales, information processing service, non-life insurance and other businesses)

In the midst of a fierce price war, the mail order sales business failed to achieve profitability. However, earnings from system development and other contracted services led to operating revenues of 3,899 million yen and operating profit of 2,081 million yen, up 3.4% and 61.9%, respectively, year on year.

Business category	Company name
Consumer credit and finance	Saison Fundex Co., Ltd., JPN Servicer Co., Ltd., Lawson CS Card Inc.*, Idemitsu Credit Co., Ltd.*
Entertainment	Vivre Co., Ltd., NOA Planning Co., Ltd., A&A Corporation
Real estate	Atrium Co., Ltd., Atrium Servicing Co., Ltd., House Planning Co., Ltd., Uraku Aoyama Co., Ltd. (Note 1)
Leasing	No major affiliated company
Others	Saison Direct Marketing Co Ltd., Saison Information Systems Co., Ltd.*, Saison Automobile & Fire Insurance Co., Ltd.*

Companies without a mark: consolidated subsidiaries

Companies marked with * : companies subject to the equity method

Notes: 1. Health Park changed its trading name into Uraku Aoyama Co., Ltd on August 1, 2004.

2. For the purpose of reflecting the business activities in a more appropriate manner, a new segmentation of businesses operated by our affiliated companies is introduced in this interim consolidated business report: "Consumer Credit and Finance," "Entertainment," "Real Estate," "Leasing" and "Others."

Interim Consolidated Balance Sheet

(as of September 30, 2004)

(Unit: million yen)

ASSETS		
Account item	Amount	Amount of increase or decrease
Current assets		
Cash and deposits	56,354	17,066
Notes and installment accounts receivable	951,129	29,432
Other trade receivables	727	163
Merchandise	38,794	1,029
Deferred income taxes	14,001	1,611
Short-term loans	9,424	1,094
Other	18,568	3,260
Allowance for losses on receivables	38,067	3,454
Total current assets	1,050,933	10,658
Fixed assets		
Property and equipment, at cost		
Equipment for lease	137,775	10,440
Buildings	15,576	5
Land	7,033	2
Construction in progress	4,998	2,096
Other	10,559	687
Total property and equipment	175,943	13,232
Intangible assets		
Leaseholds	971	—
Software	11,634	2,198
Other	290	0
Total intangible assets	12,896	2,198
Investments and other assets		
Investment securities	71,888	3,419
Long-term loans	34,565	2,422
Lease deposits	8,877	37
Deferred income taxes	7,784	22
Other	21,527	1,829
Allowance for losses on receivables	4,840	206
Total investments and other assets	139,803	2,561
Total fixed assets	328,643	17,992
Deferred assets		
Bond issue costs	447	63
Development costs	1,050	350
Total deferred assets	1,497	286
Total assets	1,381,074	28,365

LIABILITIES		
Account item	Amount	Amount of increase or decrease
Current liabilities		
Notes and accounts payable	92,196	2,031
Short-term loans	374,247	3,045
Current portion of long-term loans	34,271	11,998
Current portion of bonds	31,270	10,810
Current portion of convertible bonds	6,588	196
Commercial paper	35,000	36,000
Current portion of payables under securitized lease receivables	—	3,127
Accrued taxes on income	10,783	12,746
Allowance for bonuses	1,790	56
Unearned income	3,283	163
Other	37,855	4,319
Total current liabilities	627,285	30,125
Long-term liabilities		
Bonds	153,800	13,260
Long-term loans	280,199	33,113
Payables under securitized lease receivables	33,000	—
Accrued pension and severance costs	7,268	130
Retirement allowance for directors and statutory auditors	713	68
Allowance for losses on guarantee	1,118	184
Allowance for losses on warranty of defects	57	24
Consolidation adjustments	636	109
Other	5,700	532
Total long-term liabilities	482,492	45,877
Total liabilities	1,109,777	15,752

MINORITY INTERESTS

Minority interests	547	116
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SHAREHOLDERS' EQUITY

Account item	Amount	Amount of increase or decrease
Common stock	64,292	624
Capital surplus	67,917	783
Retained earnings	139,179	12,460
Unrealized gains (loss) on other securities	3,076	1,609
Treasury stock, at cost	3,716	237
Total shareholders' equity	270,749	12,496
Total liabilities and shareholders' equity	1,381,074	28,365

Notes: 1. The amount of increase or decrease reflects the difference from the outstanding balance as of March 31, 2004.

2. Rounded down to the nearest million yen.

Interim Consolidated Statement of Income

(From April 1, 2004 to September 30, 2004)

(Unit: million yen)

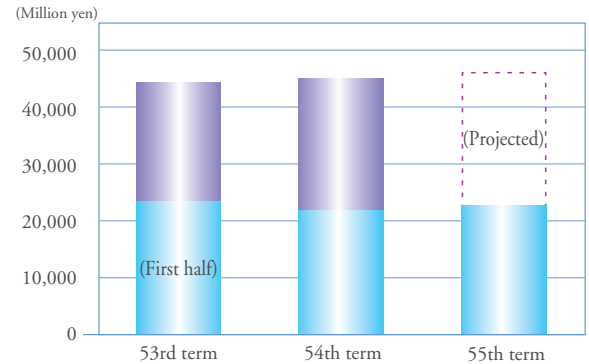
Account item		Amount		Amount of increase or decrease (%)	
Ordinary Profit and Loss Section	Ordinary profit and loss	Operating revenues			
		Financing and administration fees		88,787	
		Income from merchandise sales			
		Entertainment sales	52,511		
		Cost of entertainment sales	44,342	8,169	
		Income from real estate			
		Real estate sales	28,717		
		Cost of real estate sales	21,855	6,862	
		Income from leases			
		Lease sales	27,779		
		Cost of leases sales	24,516	3,263	
		Income from other business			
		Other sales	6,027		
		Cost of other sales	2,211	3,815	
		Financial revenues		6,337	
		Total operating revenues		117,234	108.2
		Operating expenses			
		Selling, general and administrative expenses		83,059	
		Financial cost		4,579	
Total operating expenses		87,638	105.2		
Operating income		29,596	118.3		
Nonoperating Profit or Loss	Non-operating income		1,247		
	Non-operating expenses		2,835		
Ordinary income		28,007	113.1		
Extraordinary Profit and Loss Section	Extraordinary gains				
	Gain on sale of investment securities	721			
	Gain on sale of investments	638			
	Gain on changes in pension and severance cost system	282	1,643		
	Extraordinary losses				
	Loss from sale of fixed assets	41			
	Impairment loss of property and equipment, other assets	363			
	Loss on evaluation of investment securities	450			
	Loss on sale of investment securities	110			
	Amount revision for change basis of recognition of revenues	143	1,110		
	Income (loss) before income taxes and minority interests		28,541	123.6	
Income taxes, current	9,624				
Income taxes, deferred	2,906	12,530			
Minority interests		113			
Net income (loss)		15,896	121.3		

Notes: 1. Rounded down to the nearest million yen.

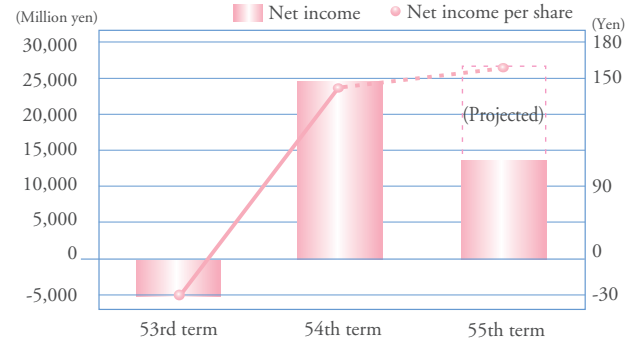
2. For the purpose of reflecting the business activities in a more appropriate manner, a new segmentation of businesses operated by our affiliated companies is introduced in this interim consolidated business report: "Consumer Credit and Finance," "Entertainment," "Real Estate," "Leasing" and "Others."

Financial Highlights (non-consolidated)

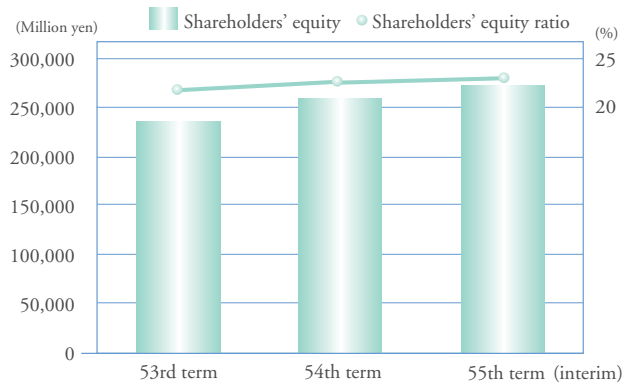
Ordinary income



Net income and net income per share



Shareholders' equity and shareholders' equity ratio



Interim Non-Consolidated Balance Sheet

(as of September 30, 2004)

(Unit: million yen)

ASSETS		
Account item	Amount	Amount of increase or decrease
Current assets		
Cash and deposits	36,295	7,632
Installment accounts receivable	857,498	18,869
Inventory	1,759	176
Other	24,189	2,403
Allowance for losses on receivables	34,253	3,012
Total current assets	885,490	10,451
Fixed assets		
Property and equipment, at cost		
Equipment for lease	137,927	10,375
Buildings	2,123	42
Fixtures and equipment	3,716	67
Land	3,654	—
Other	4,958	2,463
Total property and equipment	152,380	12,863
Total intangible assets	11,235	2,183
Investments and other assets		
Investment in securities	91,929	5,899
Investment in capitee	2,538	1,979
Long-term loans	35,587	60
Lease deposit	3,206	3
Other	7,170	895
Allowance for losses on receivables	1,265	82
Total investments and other assets	139,167	8,629
Total fixed assets	302,784	23,676
Deferred assets		
Bond issue costs	258	29
Development costs	1,050	350
Total deferred assets	1,308	320
Total assets	1,189,583	33,807

LIABILITIES		
Account item	Amount	Amount of increase or decrease
Current liabilities		
Notes payable	1,549	229
Accounts payable	89,174	2,045
Short-term loans	251,344	4,996
Current portion of long-term loans	26,455	13,000
Current portion of bonds	30,000	10,000
Current portion of convertible bonds	6,588	196
Commercial paper	35,000	36,000
Current portion of payables under securitized lease receivables	—	3,127
Accrued taxes on income	9,036	13,156
Allowance for bonuses	1,364	23
Unearned income	3,283	163
Other	32,033	4,238
Total current liabilities	485,829	22,201
Long-term liabilities		
Bonds	140,000	10,000
Long-term loans	250,274	35,350
Payables under securitized lease receivables	33,000	—
Accrued pension and severance costs	5,916	113
Retirement allowance for directors and statutory auditors	492	52
Allowance for losses on guarantee	1,118	184
Other	596	27
Total long-term liabilities	431,397	45,445
Total liabilities	917,227	23,244

SHAREHOLDERS' EQUITY		
Account item	Amount	Amount of increase or decrease
Common stock	64,292	624
Capital surplus	67,703	624
Retained earnings		
Legal reserve	3,020	—
Voluntary reserve	114,455	14,698
Unappropriated retained earnings at the end of period	23,260	3,659
Total retained earnings	140,735	11,039
Unrealized gains (loss) on other securities	3,030	1,649
Treasury stock	3,405	76
Total shareholders' equity	272,355	10,562
Total liabilities and shareholders' equity	1,189,583	33,807

Notes: 1. The amount of increase or decrease reflects the difference from the outstanding balance as of March 31, 2004.

2. Rounded down to the nearest million yen.

Interim Non-Consolidated Statement of Income

(From April 1, 2004 to September 30, 2004)

(Unit: million yen)

Account item		Amount	Amount of increase or decrease (%)	
Ordinary Profit and Loss Section	Ordinary profit and loss	Operating revenues		
		Financing and administration fees		
		Credit cards	30,097	
		Shopping loans	538	
		Guarantees	1,593	
		Loans	44,001	
		Agency services	4,846	
		Income from leases		
		Lease sales	27,943	
		Cost of leases sales	24,639	3,303
		Income from other sales		
		Other sales	2,713	
		Cost of other sales	446	2,267
		Financial revenues		6,177
		Total operating revenues	92,824	106.7
		Operating expenses		
		Selling, general and administrative expenses	66,443	
Financial cost				
Interest expense	3,571			
Other expenses	272	3,843		
Total operating expenses	70,287	106.0		
Operating income	22,537	108.8		
Nonoperating Profit or Loss	Nonoperating profit or loss	Non-operating income	679	
		Non-operating expenses	252	
		Ordinary income	22,963	108.7
Extraordinary Profit and Loss Section	Extraordinary profit and loss	Extraordinary gains	770	
		Extraordinary losses	198	
Net income (loss) before income taxes		23,536	112.3	
Income taxes, current		7,972		
Income taxes, deferred		1,329	9,301	
Net income (loss)		14,235	116.2	
Retained earnings carried forward from preceding year			9,025	
Unappropriated retained earnings at the end of the year		23,260		

Note: Rounded down to the nearest million yen.

Stocks (as of September 30, 2004)

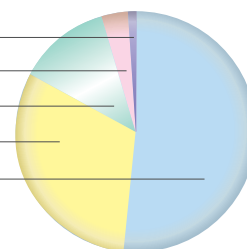
■ Authorized capital	300,000,000 shares
■ Total number of outstanding shares	172,172,472 shares
■ Number of shares for one stock trade unit	100 shares
■ Number of shareholders	8,292
■ Large shareholders	

Shareholder's name	Equity contribution to the Company	
	Number of shares held	Shareholding
The Master Trust Bank of Japan, Ltd. (trust account)	146,875	8.53
Japan Trustee Services Bank, Ltd. (trust account)	129,836	7.54
Seibu Department Stores, Ltd.	116,000	6.74
State Street Bank and Trust Company	69,009	4.01
State Street Bank and Trust Company 505103	47,415	2.75
Mizuho Corporate Bank, Ltd.	46,755	2.72
OM04 SSP Client Omnibus	41,651	2.42
Morgan Stanley & Co. International Ltd.	41,099	2.39
Mellon Bank NA, as Agent for Its Client Mellon Omnibus US Pension	37,227	2.16
JPMorgan Chase Oppenheimer Funds JASDEC Account	24,962	1.45

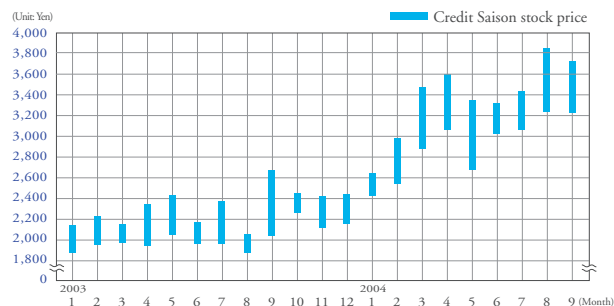
(Unit: 100 shares)

Shareholders composition

Treasury shares	0.84%
Individual	3.39%
Others	11.55%
Financial institutions	33.44%
Foreign corporations	50.78%



Stock price trend



Corporate Data (as of September 30, 2004)

- **Trade name:** Kabushiki-Kaisha Credit Saison
- **English name:** Credit Saison Co., Ltd.
- **Incorporated on:** May 1, 1951
- **Paid-in capital:** ¥64,292,139,364
- **Number of employees:** 1,638 persons (3,063 persons)

Note: The figure in parentheses represents the average number of temporary and part-time employees in the first half of the term.

■ Scope of business:

- 1 Brokerage for installment selling (credit sales using credit cards and other means), financing, leasing, credit guarantee and insurance services
- 2 Total consultation for asset operation and investment
- 3 Leasing and sales of real estate
- 4 Sales with cash and credit cards for apparel, house ware, sundries, food materials and other products

■ Head office:

52F Sunshine 60 Bldg., 1-1 Higashi Ikebukuro 3-chome,
Toshima-ku, Tokyo 170-6073
TEL: 03-3988-2111 (main switchboard)
Website: www.saisoncard.co.jp

■ Board of Directors and Statutory Auditors:

President and CEO	Hiroshi Rinno
Executive Vice President	Shiro Yanagihara
Senior Executive Director	Teruyuki Maekawa
Senior Managing Director	Atsushige Takahashi
Managing Director	Toshiharu Yamamoto
Managing Director	Terutaka Hasuda
Managing Director	Hiromichi Sato
Managing Director	Hidetoshi Suzuki
Managing Director	Kazufusa Inada
Director	Shinji Hojo
Director	Toshiyasu Suganuma
Director	Kenzo Tada
Director	Hisayuki Kurata
Director	Akira Kuramitsu
Director	Takayoshi Yamaji
Director	Yoshiro Yamamoto
Standing Statutory Auditor	Toshio Sakai
Standing Statutory Auditor	Isamu Sato
Standing Statutory Auditor	Junichi Yamamoto
Statutory Auditor	Atsushi Toki

Guide to shareholder program

Saison permanent points, valid indefinitely, are awarded to our shareholders.

Saison permanent points, valid indefinitely, are awarded to those who were our shareholders and Saison Card members as of the end of March, based on the number of shares held.

* Some cards are not eligible for the Saison Permanent Points Program.

Number of shares held	Number of points awarded
100 shares to below 500 shares	500 points
500 shares to below 1,000 shares	1,000 points
1,000 shares or more	1,500 points

The Saison Card comes with the

Saison Permanent Points Program



Saison permanent points can be saved indefinitely, for exchange with wonderful gift items. The program is even better as there is no expiration of the effective period.

For questions regarding the shareholder program, please contact:
General Affairs Section, General Affairs Department,
Credit Saison Co., Ltd. ☎ 03-3988-2111

(Inquiries accepted between 9 a.m. and 5 p.m. on weekdays; closed on Saturdays, Sundays and holidays)

Information for shareholders

- 1 Closing of accounts: March 31
- 2 Ordinary general meeting of shareholders: June
- 3 Record date:
 - Date of record for exercise of rights at Ordinary General Shareholders Meeting: March 31
 - Date of record for cash dividends: March 31
 - Other dates will be announced in advance as necessary.
- 4 Number of shares in a unit: 100 shares
- 5 Transfer agent:

Stock Transfer Agency Department, The Sumitomo Trust & Banking Co., Ltd.
5-33 Kitahama 4-chome, Chuo-ku Osaka

Place where tasks are handled:
Stock Transfer Agency Department, The Sumitomo Trust & Banking Co., Ltd.
4-4 Marunouchi 1-chome, Chiyoda-ku, Tokyo

Mailing address and contact phone number:
Stock Transfer Agency Department, The Sumitomo Trust & Banking Co., Ltd.
1-10 Nikko-cho, Fuchu, Tokyo 183-8701
(When requesting forms for change of address and others: ☎ 0120-175-417)
(For other referrals: ☎ 0120-175-417)

Website: www.sumitomotrust.co.jp/STA/retail/service/daiko/index.html

Locations of agent: The Sumitomo Trust & Banking Co., Ltd., the head office and branch offices nationwide
- 6 Media for public notice: Nihon Keizai Shimbun (newspaper) issued in Tokyo