## CREDIT SAISON CO., LTD.

For Immediate Release

Credit Saison Concludes an Agreement to Become a Supporting Company for the Japanese National Soccer Team

**Tokyo, November 5, 2001** -- Credit Saison Co., Ltd. (TSE: 8253; President and CEO Hiroshi Rinno) concluded an agreement with the Japan Football Association (President Okano Koichiro: Dogenzaka 1-chome, 10-8 Shibuya-ku, Tokyo) to become a supporting company for the Japanese national soccer team and U-23 Japanese national soccer team. Supporting companies assist the national teams through their core business activities in a range of categories. The Japanese Football Association limits the number of supporting companies to five.

The current agreement, which runs until March 2007, covers a large number of international soccer events, including the World Cup and the Olympics, in which Japanese teams are expected to be actively involved. This agreement provides Credit Saison with the opportunity to develop campaigns and promotions based on soccer. In the future the Company intends to continue supporting a wide variety of lifestyles as a service provider using the Saison Card as a vehicle.

Recently the popularity of soccer in Japan has increased dramatically. Through these activities, Credit Saison is not only providing support and sponsorship to strengthen the Japanese national soccer team, but is also contributing to a revival of soccer in Japan, the development of a sporting culture and the cultivation of strong, healthy young people who will be the future of Japan.

Contract period: March 31, 2007

■ Rights of a supporting company

[Taken from a Japan Football Association press release]

- The right to provide products for the Japanese national team and the Japanese national U-23 team.
- The right to post signboards and run ticketing campaigns for the games of the Japanese national team and the Japanese national U-23 team.

X The Japan Football Association maintains total responsibility for the marketing of games.

• The right to use the emblem and mascot of the Japanese national team for advertising and promotional activities.

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With over 2,189 billion yen in sales volume and 11.4 million cardholders as of March 2001, Credit Saison is one of the leading credit card companies in Japan. The Company has achieved high growth by expanding its credit card, leasing, insurance, and T&E (travel and entertainment) businesses, while developing new business channels which respond swiftly to changes in consumer needs.