



May 13, 2016

To all whom it may concern

Company name: Credit Saison Co., Ltd.

(Code: 8253, First Section of the Tokyo Stock Exchange)

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**Announcement regarding formulation of midterm management plan  
(fiscal 2016 - fiscal 2018)**

Credit Saison recently formulated its midterm management plan for the three-year period with fiscal 2018 its final year. Below is the summary.

In the midterm management plan, medium term business vision is for us to become a "Neo Finance Company in Asia", and, based on the Company's management philosophy of striving to always be a leading-edge service company, through development of strategic products and services together with diverse businesses in a wide range of fields centering on the financial facilities, we shall continue to provide optimal solutions to all kinds of corporate and individual customers. Moreover, while securing competitiveness in the market not by following the already tried paths and methods but by always being ready to reform the existing business models through innovations, we shall put to good use the know-how in retail finance the Company has cultivated so far in Japan and take advantage of it in other Asian countries taking on the challenge of becoming a "Peerless New Finance Company in Asia."

Through these measures, we intend in fiscal 2018, the final year of the plan, achieve consolidated ordinary income of ¥60 billion.

1 . Midterm management plan basic policy

Neo Finance Company in Asia

- Realize innovation and business model change -



2. Five strategies for achievement of midterm management plan

- (1) Challenge to changing card business model
- (2) Collaborating through open innovation
- (3) Aiming at diversified collaboration with finance business at the core
- (4) Development of various businesses across Asia
- (5) Reorganization of group company management

3. Target of the midterm management plan

	Fiscal 2015 (Actual result)	Fiscal 2016 (Forecast for this term)	Fiscal 2018 (Target)
Consolidated ordinary income	43.8 billion	50.0 billion	60.0 billion

Details of the midterm management plan will be announced later on the Company's homepage.

<http://corporate.saisoncard.co.jp/en/>

The earnings forecast and other forward-looking statements listed in this material are based on information currently available and certain assumptions that the Company regards as reasonable and do not represent a commitment from the Company that they will be achieved. The actual results materially may differ from the projections of this material due to various factors.