

Credit Saison's New Challenges

Transforming ourselves into a comprehensive life services group with financial services at the core that helps to resolve customers' problems

Consumer values are becoming ever more diversified due to changes in social structure, such as the declining birthrate and aging population as well as the advancement of women, and changes in awareness and values, for instance, regarding the environment and gender. To meet the diverse needs of our customers, we have taken steps to become a comprehensive life services group that goes beyond being a finance company.

Intending to solve the issues and problems that have newly arisen in people's daily lives, we aim to provide products that offer not only convenience and value for the money but also good experiences and positive values. In a rapidly changing business environment leveraging the business foundation and customer base that we had previously cultivated through financial services, we will co-create innovations with our stakeholders while contributing to a sustainable society.



Strengths that will accelerate our transformation into a comprehensive life services group

From the time of our founding to the present day, what has enabled us to bring about reforms in response to changes in the business environment and overcome numerous difficulties has been our three inherent strengths.

We will continue to leverage those strengths as we usher in our third founding and become a comprehensive life services group.

Credit Saison's DNA

DNA of facing challenges and initiating reforms that has been passed down since our founding

The creative destruction to create innovation through customer-oriented thinking and partnerships; the desire to empower people who are constrained, such as women and young people, to ensure their freedom from positions in which they are socially constrained; the "getting closer to our customers" for new and flexible ideas—all lie in Credit Saison's DNA.

These building blocks of our DNA have been handed down from the time of our founding and have led to the ability we possess to face challenges and initiate reform now.



Saison Group founder
Seiji Tsutsumi

Instilling of Philosophy

Reforms for sustainable growth and so that every employee can play an active role

We have been developing our business by building partnerships through open innovation and striving for co-creation with our partners. These partnerships have led to our current broad customer base.

Having introduced a common HR system to promote the active participation of all employees, we are also realizing equal pay for equal work. Furthermore, in 2022, we are revising the HR system and creating a system that will provide added backup to employees as they face challenges and additional encouragement to their personal growth.



Breakthrough Innovations

Innovative services that revolutionized the industry

Since the 1980s, we have launched a succession of customer-oriented services that have broken with conventional wisdom, such as instant credit, instant issuance, Japan's first signatureless payments, and Eikyufumetsu Points. We will continue to bring about innovation in areas other than financial services with revolutionary ideas that meet customer needs.



CONTENTS

Vision

- 1 Credit Saison's New Challenges
- 3 Contents/Editorial Policy
- 4 A History of Reforms and Challenges
- 6 Interview with the CEO
- 10 Value Creation Stories
- 12 The Five Businesses

Strategy

- 13 Interview with the COO
- 17 Retrospective Overviews of Past Medium-term Management Plans
- 18 Overview of the New Medium-term Management Plan
- 19 Growth Strategy (1): Establish the Saison Partner Economic Zone and Reinforce Business Coordination within the Group
- 21 Growth Strategy (2): Revitalization of the Payment Business
- 23 Growth Strategy (3): Promotion of Healthy Growth and Expansion into New Fields for the Finance Business
- 25 Growth Strategy (4): Acceleration of Global Business Expansion
- 28 Global Strategy: Interview with the Director in Charge
- 30 Financial Capital Strategy: Interview with the Executive Officer in Charge

Special Feature

- 34 CSDX Strategy: Interview with the Director in Charge
- 36 The CSDX Strategy as the Platform for Supporting the Entire Group

Sustainability

- 39 Responses to Risks/Opportunities
- 41 Sustainability of the Credit Saison Group
- 43 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)
- 45 Environment
- 47 Human Rights
- 48 Human Resource Strategy: Interview with the Executive Officer in Charge
- 50 Human Resources
- 53 Contributing to a Safe, Secure, and Convenient Cashless Society
- 54 Information/Cybersecurity
- 55 Coexistence with Local Communities
- 56 Three-way Discussion on Sustainability Governance
- 59 Corporate Governance
- 63 Messages from Outside Directors
- 64 Board of Directors/Audit & Supervisory Board Members/Executive Officers

Data Section

- 66 11-Year Summary of Selected Financial Data
- 67 Segment Highlights/ 5-Year Non-financial Data
- 68 List of Affiliated Companies
- 69 Corporate Information/ Investor Relations Information
- 70 Responsible Officer's Guarantee/ Editor's Postscript

The concept behind our logo



About the Company's corporate colors

Saison Blue

Symbolizing people's happiness and aspirations

Saison Green

Symbolizing trust, peace of mind, culture and innovation

Editorial Policy

Credit Saison works diligently to provide its wide range of stakeholders including customers, shareholders, and investors with accurate information in an equitable manner on a timely basis. In addition to an overview of its operating results and financial standing, the Credit Saison Integrated Report 2022 contains non-financial information that covers a wide range of environmental, social, and governance (ESG), as well as other fields. This report is intended to help our many stakeholders to better understand the Company's efforts to create value over the medium and long term and ensure its sustainable growth.

In compiling this report, we have referred to the International Integrated Reporting Framework recommended by the IFRS Foundation and the Guidance for Collaborative Value Creation issued by Japan's Ministry of Economy, Trade, and Industry (METI).



Forward-looking Statements

This report contains information including details of the Company's management plans, projections, strategies, and estimates that are not historical facts. This information reflects the beliefs of management based on currently available information. Projections and forward-looking statements are subject to certain risks and uncertainties. As a result, projections of future performance, the business environment, and other forward-looking estimates might differ materially from actual results.

Reporting Period

This Report covers the 2021 fiscal year (FY2021: April 1, 2021, to March 31, 2022). Some activities in FY2022 are described as well.

A History of Reforms and Challenges

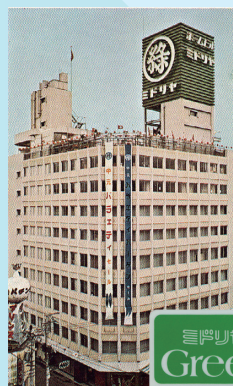
1951

Founding of Midoriya Co., Ltd., a department store that sold products on a monthly installment basis

The dawn of the Saison Group's philosophy and culture

The company that is today Credit Saison was established in May 1951 as Midoriya Co., Ltd., a department store that sold products on a monthly installment basis. Having joined the Seibu Distribution Group (later the Saison Group) due to a deterioration in its management in the 1970s, the Company shifted to being a credit card company.

Seiji Tsutsumi, the founder of the Saison Group, foresaw the growth of consumer needs after the needs for food, clothing, and shelter had been satisfied following World War II. Tsutsumi advocated an "integrated lifestyle industry" to promote distribution reform by expanding business to all areas of daily life while leading the consumption culture. "Always paying attention to the customer and providing society with new innovations"—this idea is at the heart of the Saison Group.



Management Philosophy

We will fulfill our corporate social responsibility by striving to meet the expectations of all our customers, shareholders, and business partners.

We will compete successfully in the market by promoting our three shared values: practically implementing the principles of customer satisfaction as a leading-edge service company; mutual respect for our interests and those of our business partners; and developing a corporate culture of creative innovation.

1980

Conversion to the payment business

Creating revolutionary innovations one after another to become the No. 1 credit card company

Since changing the company name to Seibu Credit Co., Ltd., in 1980, and later to Credit Saison Co., Ltd., in 1989, the Company has launched a succession of customer-oriented services that have broken with generally accepted industry practices and traditions, including instant credit screening, instant card issuance, signature-less payments, and Eikyufumetsu Points that never expire. In 2002, Credit Saison achieved the top position in the industry in terms of four indicators: the number of cards issued annually, total cardholding membership, the number of cards in operation annually, and annual card transaction volume.

- 1982 • Issued the Seibu Card and started instant credit screening, instant card issuance, and instant use at Saison Counters
- 1988 • Developed an international credit card with no annual membership fees through a tie-up with Visa and Mastercard
- 1990 • Started the first cards in Japan to support signature-less transactions
- 2002 • Started Eikyufumetsu Points, a program for points that never expire
- 2003 • Established a business model that provides capital, human resources, and know-how through mergers with companies such as Idemitsu Kosan, Resona HD, Takashimaya, etc.
- 2004
- 2006 • Launched the points exchange website Eikyufumetsu.com (currently Saison Point Mall)
- 2010 • Issued the world's first Centurion design card with American Express



永久不減
ポイント



Note: "American Express" is a registered trademark of American Express. Credit Saison Co., Ltd., uses the trademark under license from American Express.

2000

A change of business structure

Full-fledged advance into the finance business and expansion of the fee business as a new revenue source

From 2002 onward, as reorganization of the credit-card industry became more active, Credit Saison strengthened its marketing and took steps to improve value-added in its card operations. In 2006 the Company merged with UC Card Co., Ltd. (card issuance business).

Making maximum use of management resources cultivated in the card business, Credit Saison strengthened an assortment of businesses related to leasing, credit guarantee, and financing. In the latter business, Credit Saison developed a diverse array of services for corporate and individual clients, including office-automation and IT equipment leasing plans tailored to clients' capital-investment plans, personal loans arranged in partnership with financial institutions, Flat 35, and rental-income guarantee support. The Company also founded the industry's first credit-card processing company. These initiatives served to expand Credit Saison's fee business as a fresh revenue stream.



2014

Acceleration of the global business

Growing from a Japanese non-bank to a finance company distinctive in Asia

Aiming to be the No. 1 company in the cashless payment market, we are promoting collaboration management with our own products and services and alliance partners.

At the same time, we are positioning the global business as a future revenue base and have entered the retail financial business in line with each country, centered on ASEAN. Using these products and services as tools, we have established a complex sales system that turns corporations and individuals into customers. As a non-bank capable of responding to changes, we shifted to a business model that addresses the various payment and financial needs of companies and provides cashless functions for all individuals and corporations in Japan and elsewhere in Asia.



2022

Acceleration of digitalization

Transformation into a comprehensive life services group Fusing real and digital to achieve customer success

We are currently working to accelerate the digitization that we have been promoting since 2019 and to transform ourselves into a comprehensive life services group as a "Neo Finance Company" without being constrained to the category of a finance company. Our mission statement is to fuse the real and the digital to achieve customer success. Furthermore, through the CSDX Strategy announced in FY2021, we are accelerating our business transition and transformation using digital technology.

The entire Group will strive to increase customer satisfaction and create new value by quickly providing kind and appropriate solutions to problems that arise in a mature society.



Encouraging human resources
to take on challenges while
continuing to create innovation

Hiroshi Rinno

Representative, Chairman and CEO



Our understanding of the business environment

In the Company's 2021 Integrated Report, I mentioned that I would keep a close eye on international political developments, including friction between the United States and China. It is no secret that global conditions have become increasingly tense over the past year. Struggles over the balance of power between the United States, the European Union, China, and Russia, including the conflict in Ukraine that began in February 2022 and the prospect of a Taiwan contingency, are indicative of a global environment in a state of flux.

As far as the status of capitalism is concerned, the overwhelming role that profits have played in society has significantly accelerated disparity. Taking into consideration developments throughout advanced countries including Japan, we are arguably at a point where a correction is no longer possible, and conditions are out of control. In addition, nations with strong authoritarian aspirations have risen in prominence, and even major countries and communist states are becoming increasingly concerned that such clashes of national egos could occur at any moment and for any reason. Amid such geopolitical risks, Japan is continually underperforming and losing its global standing, with the lowest economic growth rate among developed countries.

Under these circumstances, we are strengthening our global operations, not only in Japan but also in India and the Southeast Asia region, to solidify our business portfolio. In a bid to increase the pace of the Group's global business development, steps were taken

to transfer control of the global business promotion and management functions within the Company's Head Office to Credit Saison Asia Pacific Pte. Ltd., a subsidiary in Singapore that engages in the integrated management of the Group's bases throughout the region, and to change the company's name to Saison International Pte. Ltd. in April 2022. Through these means, we have bolstered the control function over the entire overseas market, with a prime focus on India and Southeast Asia, and established a system to promote horizontal cooperation among existing overseas companies and new business development by accelerating the decision-making process. I believe my profound sense of crisis concerning Japan's position in world affairs is reflected in the Company's organizational structure.



Third founding*: Transforming into a comprehensive life services group

In announcing details of its new Medium-term Management Plan in May 2022, Credit Saison outlined details of its intention to transform itself into a comprehensive life services group while achieving customer success through the fusion of the real and digital worlds. What then is the difference between the third and previous founding periods? Primarily, our intention to move away from a business model that relies on the Payment Business against the backdrop of a change in the structure of society.

Under this vision of a comprehensive life services group, we will work to raise the level of customer satisfaction by responding more thoughtfully, appropriately, and swiftly than any other company to every problem faced by consumers as part of their lives. This vision also draws on the concept of an integrated lifestyle industry advocated by Seiji Tsutsumi, founder of the Saison Group. The Saison Group, at that time, had the idea of pushing forward a distribution revolution by expanding its business in all areas related to daily life, while foreseeing new consumer needs and leading consumer activities and culture. On a personal note, I have learned much from this management style of Mr. Tsutsumi, and as a manager, I have pioneered a path that has enabled Credit Saison to grow while replaying this process of creative destruction in the credit card industry as part of the Group's financial arm.

During our third founding period, we will create an economic sphere, which we refer to as the Saison partner economic zone, as a forum for the Group to establish itself as a comprehensive life services group. In building this loosely connected economic zone, which can be established on a stand-alone basis without the need for capital ties or business alliances, we will pursue solutions to all our customers' problems. In September 2021, we launched Saison's Lifestyle Research website as a medium for solving the worries and problems faced by consumers from their 50s. In addition to money-related content including such essential financing needs as loans and real estate as well as household budgeting and the funds required for retirement and the future, the website covers a wide range of lifestyle activities including house cleaning and visiting graves as well as such categories as cleaning services, trouble with housing, computer consultation, maintenance and repair, beauty, inheritance, and pet care. With its abundant menu, the site has gained the support of many customers in its first year of operation. Over this period, page views per month have exceeded 2.5 million. In this manner, customers can contact the Saison Group at any time should they confront problems or hold concerns about their daily lives. We are confident in our ability to address all issues at hand. In creating a structure of this kind, I am convinced that the Saison partner economic zone will succeed. In contacting Saison's Lifestyle Research website, customers will find solutions to their problems quickly and in the cheapest and most thoughtful way available. In creating a service area of this

nature, we will undoubtedly gain the support of customers, and through word of mouth, enjoy an increase in the number of cardholders.

Efforts to build this economic zone are in concert with a loose connection of partner companies. Under a give and take arrangement, our contribution encompasses a membership base of approximately 36 million customers. I believe that this customer base will bring us one step closer to realizing our vision where all participants within the economic zone reap considerable benefits. In addition to partner company business growth, our customers enjoy solutions to all their problems.

First founding: Midoriya Co., Ltd., a department store that sold products on a monthly installment basis, established in 1951.
Second founding: Company changed its name to Seibu Credit Co., Ltd., in 1980. Shifted to a credit card company.
Third founding: Currently taking up the challenge of transforming into a comprehensive life services group under the new Medium-term Management Plan.

Combining the strengths cultivated in the real world with the digital world

Credit Saison recognizes that three core concepts—innovative, digital, and global—are critical in realizing its third founding vision. From a digital perspective, the Company's CSDX Strategy is exhibiting greater-than-expected progress in attracting DX human resources. The impact of the pandemic on consumer behavior has been mixed. On one hand, brick-and-mortar (real) stores have struggled. On the other hand, we have seen an accelerated shift toward the virtual domain including the online purchase and delivery of products and services. In this context, the digital domain is said to have expanded to around 20%-25% of total consumer spending. Despite the remarkable pace of e-commerce growth, real stores still account for 75% of the total. This three-to-one ratio is unlikely to change in the foreseeable future. Credit Saison has expanded its membership centered on house cards for large-scale allied retailers and banks. In working to expand our house card membership, we have gained considerable expertise in speaking on a one-on-one basis with a broad array of customers. This know-how and track record cultivated in the real world will be put to full use in the digitization of our services. In harnessing our strengths in the real world, while skillfully utilizing DX, as we make inroads into the virtual world, we will take positive steps toward creating new customer experiences. At the same time, we will be better placed to secure residual profits in the event of an upswing in the withdrawal of real stores.

Innovation is born and can only be nurtured in an organization rich in diversity

I have said that the greatest source of our growth is our ability to drive innovation. The innovation generated by the Company during its second founding broke with industry credit card convention, which had historically served as a payment tool held by a select few with a certain amount of income. Credit Saison democratized credit cards by capturing new customer segments including young people and women—a key shopping demographic. Efforts to attract large numbers of card members were also buoyed by offering such innovations as instant credit, issuance, and use of credit as well as free annual membership fees. Building on these initiatives, Credit Saison has been quick to put forward a host of innovative measures including Eikyufumetsu Points and signatureless transactions, which have gained the support of customers while spurring growth.

Representing two halves of a whole, creative destruction, the essence of capitalism, and competition, the essence of business, form the core components of innovation, which in turn fuels social reform and development. Innovation is often confused with breakthroughs in technology, when in fact, the concept of innovation differs from the technological ingenuity that brings about new discoveries. The role of innovation is to bring latent demand to the surface by asking “Why haven’t we had this before?” The difference between coming up with an idea, or not, and between implementing an idea, or not, is the deciding factor, as opposed to the difficulty of whether it is technically feasible. From a different perspective, this means that everyone has a chance to create innovation.

Serving as a breath of fresh air, we can ensure that the organization remains conducive to innovation by actively recruiting experienced personnel from outside the Company to complement existing staff. One major positive in hiring experienced external human resources is the adversity it brings by not having to rely on existing internal personnel. In the absence of support from within the Company, one is forced to make do on one’s own. When this happens, one inevitably feels a sense of desperation. The principle of the able minority is not about gathering a small number of the elite. Rather, it is about sticking to the few to better nurture top-ranked personnel.



I have also worked diligently to carry forward Mr. Tsutsumi's management idea of customer first, the organizational concept of management republicanism, and the organizational culture of humanism, together with the philosophies of gender equality, the uselessness of educational backgrounds, meritocracy, and not implementing a seniority system. I also make it a point to encourage the use of honorifics for both business partners and employees to ensure that relationships are conducted as equal partnerships and not between superiors and subordinates. A flat organizational structure, such as one formed by a team of equals, is a key to putting innovation into practice immediately. While not knowing who will take notice of an innovation as it occurs, a hierarchical organization like a pyramid, in contrast, requires a considerable amount of time before innovation can be brought to fruition.

I have always said that the lack of a sense of impending crisis is a company's worst enemy. Lacking a sense of crisis weakens the competitive fervor that is critical for companies and drains their strength to drive innovation. Innovation is the by-product of a sense of crisis, and where there is no sense of crisis, there is no innovation. Mr. Mizuno, Executive President and COO, oversees the executive function. As CEO, I believe that one of my most important roles is to ensure that the Company's ability to innovate continues to grow. This means instilling a sense of impending crisis in our employees, while at the same time creating an environment in which the brightest individuals are encouraged to take on challenges in a flat organization and allowed to fulfill their aspirations without the fear of making mistakes.

Under the keyword incubation, we put forward the idea of building more than 100 companies and increasingly leaving their management to employees who volunteer to take the reins through open recruitment in our 2021 Integrated Report. In September this year, we adopted a new human resources system and introduced a mechanism through which employees can engage in work that meets with their aspirations. The Company's goal to become a comprehensive life services group is clear. The first step is to recognize that we are no longer just a credit card company. With this in mind, we must continue to be a company that encourages employees to design and choose what they want to do with their lives, and to take on challenges of their own volition.

Developing the ability to see the true nature of things on a global scale

Earlier, I explained that we are strengthening our global headquarters function in Singapore. Credit Saison's business continues to exhibit remarkable growth across such global markets as Southeast Asia, where the average age of the population is young and growth potential is high. For the younger generation to play an active role on the global stage, I feel it is extremely important for them to go beyond economics and deepen their understanding of political, cultural, philosophical, and religious affairs in countries around the world. It is vital for the youth of today to face the truth of the different events occurring around the world without being swayed by the overwhelming amounts of information. Equally important is the need to cultivate the ability to learn from history and to see things for what they truly are.

Compared to people in other countries, Japanese people are distinguished by their concern for their surroundings and their adherence to rules. Conversely, I fear that there are only a limited number of people who will make judgments on their own and focus on the true nature of things. In his book *An Encouragement of Learning*, Yukichi Fukuzawa advocated that all people are born equal with the same qualifications and status. In the *Jitsugokyo*, the teachings of Kobo Daishi, one of the most respected and popular Buddhist masters of Japan, it is said that "If a man does not study, he will have no knowledge. A man without knowledge is a fool." (The difference between a wise man and a fool depends on whether or not he learns.)

We will work to remain a company that always questions the true nature of what we do. At the same time, we will endeavor to never stop learning and continue to give our employees every opportunity to take on new challenges while sharing all the right values. As we strive to achieve our established goals, we ask for the continued support and understanding of all stakeholders.



Value Creation Stories

Established in 1951 as Midoriya Co., Ltd., a department store that sold products on a monthly installment basis, Credit Saison has, in the face of various difficulties, continued to take on challenges as a leading-edge service company. As we have in the past, we will continue to contribute to the realization of a "sustainable society that is even more convenient and prosperous than today's" by resolving social and environmental issues in ways that only Credit Saison can.

Our Image of Society

A sustainable society that is even more convenient and prosperous than today's

- Changing society/
Global environment**
- Declining birthrate, aging population
 - Climate change
 - Digitalization
 - Promoting conversion to cashless operations
 - Growing needs for asset formation

Realization of financial inclusion*

Resolving customer problems centered on financial services

Transforming into a comprehensive life services group

Employees

Value co-creation with stakeholders

Customers

Partners

Shareholders

Regions/communities

*Financial inclusion: Ensuring that everyone has access to and benefits from financial services. Financial inclusion is recognized as an important theme for achieving the SDGs.

Contributing to the creation of a sustainable society that is even more convenient and prosperous than today's by resolving social and environmental issues

Main Management Resources

Corporate culture that has been handed down in continuous succession

Awareness toward co-creation with all stakeholders

Meritocracy free from age, gender, or educational attainment bias

An organizational culture that allows creative destruction and failure

"CS Style" action guidelines

Human resources with vitality

Human resources that are active under our common system for all employees*

Consolidated number of employees **5,562**

Non-consolidated number of employees **4,084**
(of whom 3,058 are women)

*Excluding part-time employees

Innovation creation capabilities

Credit know-how nurtured over the 72 years since the Company's founding

Professional human resources well-versed in the payment/finance fields

Service development track record in the finance field

System infrastructure capable of responding flexibly to change

Rock-solid sales platform

Industry-leading customer base

Number of individual members **3,600 million** Approx.

Number of corporate card issuers **150,000 companies** More than

Sound financial base

Diverse financing based on high creditworthiness

Consolidated total assets **¥3,610.7 billion**

Interest-bearing debt **¥2,569.0 billion**

Highest level of creditworthiness for independent non-bank

High credit rating

Rating and Investment Information, Inc. (R&I)

(Continuously for 26 years since October 1996) **A+**

Transforming ourselves into a comprehensive life services group centered on financial services

Transforming existing values and creating new values in response to various problems

Transforming the customer/employee experience by promoting digitalization that fuses with the real world

Taking on the challenge of financial inclusion through financial services

Enriching our customers' lives and enabling them to live happily and true to themselves

Creating a better society through co-creation with partners

Achieving sustainable growth and improving corporate value through sound corporate management

Protecting the rich natural environment and culture that enriches life, and energizing people in the region and community

Creating human resources and an organization where each person can fulfill an active role in their own way

Sustainability of the Credit Saison Group > P41



Value Created in Collaboration with Stakeholders



Realization of a resilient organization

Progress in social and environmental initiatives by establishing the Sustainability Promotion Committee

Number of committee meetings/working groups held **26 in total**

Committee: Seven times; WG: Climate change 10 times; DE&I: Nine times

Number of dialogues held with shareholders/investors **196**

Number of security incidents **0**

Fostering motivation and diverse values

Ratio of female employees **74.9%**

Ratio of female managers*2 **24.5%**

No. of human resources with digital technology backgrounds **Approx. 260**

Paid leave take-up rate **73.5%**

New business/Product development

Number of new product releases **Approx. 40*1**

Number of SWITCH SAISON proposals and number of commercialization projects

Approx. 1,000 proposals; four commercialization projects

Strengthening ability to resolve social and environmental issues

Business alliances aimed at building a carbon-neutral and recycling-oriented society

Environmental protection activities (operation of Akagi Nature Park) **About 74,000 visitors**

Reducing paper consumption by digitizing recruitment operations

Financial inclusion for the underserved class, especially in Asia

Financial results

Return on equity (ROE) **6.5%** (previous fiscal year: 7.1%)

Shareholders' equity ratio **15.6%** (equity ratio attributable to owners of parent) (previous fiscal year: 15.6%)

Improvement of Group business profit **¥52.3 billion** (8.2% increase from the previous fiscal year)

Total dividends **¥8.6 billion** (¥7.0 billion in the previous fiscal year)

Total shareholder return **76.9%** (non-consolidated) (75.4% in the previous fiscal year)

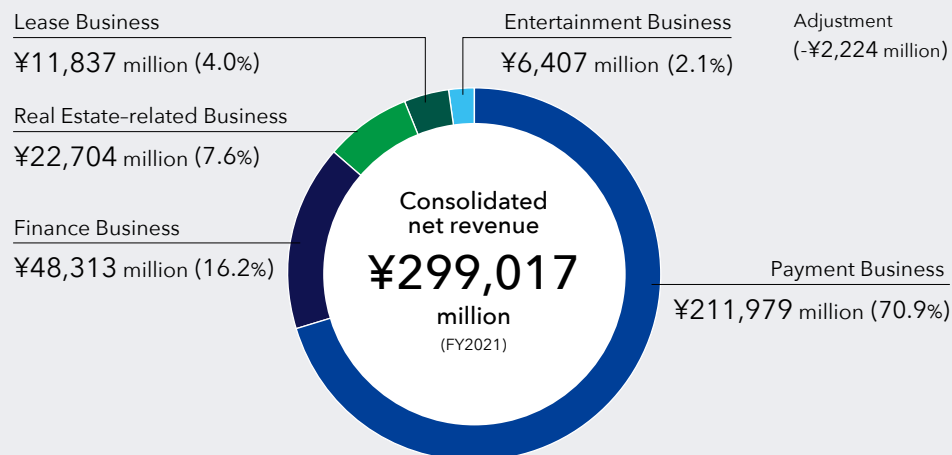
Note: The standard is as of the end of March 2022, but some as of November 2022 also included.

*1 Total aggregated number of products and services from April 2021 to March 2022

*2 General manager and manager

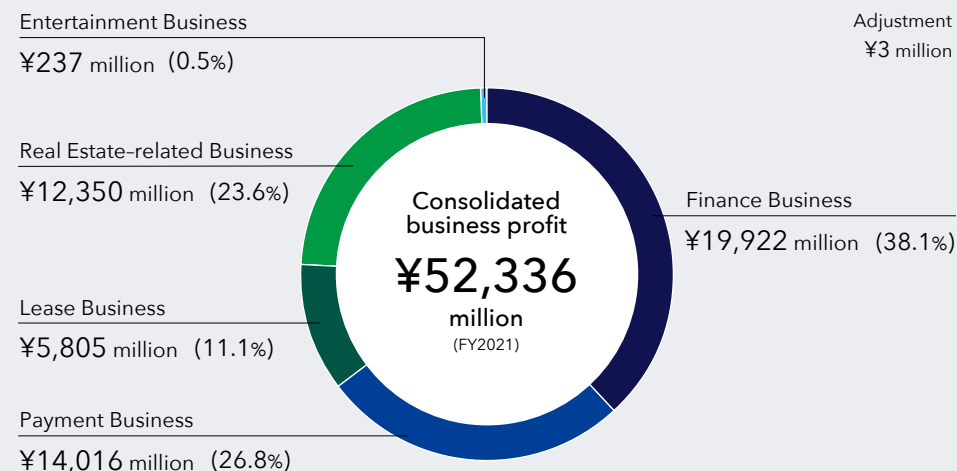
The Five Businesses

Net revenue by segment



Note: Amount in parentheses () indicates share of total.

Business profit by segment



In addition to credit cards, we offer a variety of payment services, including prepaid cards and smartphone-based payments, with an eye to bringing about a cashless society. To better meet the needs of our customers, we engage in a one-stop processing business outsourced to us by credit card and other companies.

Furthermore, outside of Japan (mainly in Asia), we promote financial inclusion by providing digitalized and localized financial services to people (underserved people) and small businesses that are unable to receive adequate financial services.



We offer “finance leases” and “business-use installment sales” based on office automation (OA) communication equipment tailored to the capital investment plans of business operators.

Besides supporting business trends such as the POS cash register peripherals market, which facilitates cashless payments, we take on new challenges in growth fields such as environmental products.



Including the credit guarantee business and the finance business, we develop lifestyle creation financial services ranging from home purchases to rentals, with a focus on Saison's Flat 35, Saison Asset Formation Loans, and Credit Saison's Rent Guarantee service Rent Quick.



We conduct the real estate business, real estate leasing business, and servicing (loan collection agency) business, etc.



Includes the amusement business, among others.