11-Year Summary of Selected Financial Data (As of March 31, 2024)

(Millions of yen)

JGAAP*1/IFRS*2		FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Financial Data												
Consolidated												
For the year	Operating revenue/Net revenue	247,577	259,076	269,919	278,944	292,183	304,855	311,410	282,625	299,017	322,638	361,604
	Selling, general and administrative expenses	197,852	206,192	221,553	236,661	241,740	220,974	236,910	202,380	222,541	228,367	242,778
	Impairment losses on financial assets	–	–	–	–	–	34,088	39,376	31,867	24,575	34,611	38,285
	Financial costs	13,388	12,722	11,772	11,069	9,671	9,878	10,471	11,266	11,461	15,257	24,896
	Operating profit	36,336	40,161	36,593	31,213	40,771	–	–	–	–	–	–
	Ordinary profit/Business profit	44,408	43,687	43,802	53,065	56,717	52,233	36,184	48,352	52,336	60,977	71,941
	Net income attributable to owners of the parent/ Profit attributable to owners of the parent	25,552	12,628	26,163	42,253	38,329	30,517	22,863	36,132	35,375	43,599	72,987
At year-end	Net assets/equity	422,829	447,082	418,988	446,882	480,669	491,741	485,476	532,057	563,738	600,041	717,611
	Total assets	2,285,943	2,373,299	2,550,990	2,720,051	2,940,022	3,212,465	3,357,229	3,409,247	3,610,778	3,896,105	4,335,852
	Interest-bearing debt	1,468,740	1,557,836	1,729,066	1,857,477	1,957,244	2,203,818	2,413,565	2,429,488	2,569,040	2,805,175	3,048,797
Per share data (yen)	Profit per share/Basic earnings per share	139	69	147	259	235	187	143	231	226	278	453
	Equity per share/Equity attributable to owners of the parent per share	2,283	2,424	2,564	2,725	2,933	3,006	3,102	3,397	3,598	3,827	4,323
Key financial ratios (%)	Return on equity (ROE)	6.3	2.9	6.1	9.8	8.3	6.2	4.7	7.1	6.5	7.5	11.2
	Return on assets (ROA)	1.2	0.5	1.1	1.6	1.4	1.0	0.7	1.1	1.0	1.2	1.8
	Equity ratio	18.3	18.8	16.4	16.4	16.3	15.3	14.4	15.6	15.6	15.4	16.3
Non-Consolidated												
For the year	Operating revenue	205,873	219,336	228,713	238,637	249,865	259,018	268,020	251,307	252,416	266,103	283,868
	Selling, general and administrative expenses	160,927	169,899	186,492	203,038	207,093	215,726	235,794	208,269	219,371	220,557	231,388
	Financial costs	15,119	14,066	12,620	11,282	9,872	9,748	10,535	11,530	11,381	11,923	14,606
	Operating profit	29,826	35,370	29,599	24,316	32,900	33,543	21,690	31,507	21,663	33,622	37,873
	Ordinary profit	34,872	38,449	32,614	28,210	38,871	39,634	28,348	38,026	30,421	43,424	46,158
	Profit	18,637	11,315	25,570	21,045	22,190	25,875	33,391	29,931	21,909	34,220	35,924
At year-end	Net assets	367,808	388,470	359,428	374,477	396,831	407,533	404,809	441,683	456,739	483,683	532,483
	Total assets	2,200,459	2,287,986	2,468,797	2,623,644	2,831,296	3,107,284	3,210,925	3,280,302	3,444,915	3,665,162	3,933,236
	Interest-bearing debt	1,457,001	1,551,189	1,725,891	1,852,551	1,953,740	2,202,839	2,378,701	2,413,154	2,536,247	2,713,246	2,858,475
Key financial ratios (%)	Return on equity (ROE)	5.2	3.0	6.8	5.7	5.8	6.4	8.2	7.1	4.9	7.3	7.1
	Return on assets (ROA)	0.9	0.5	1.1	0.8	0.8	0.9	1.1	0.9	0.7	1.0	0.9
	Equity ratio	16.7	17.0	14.6	14.3	14.0	13.1	12.6	13.5	13.3	13.2	13.5
Transaction volume*3	Credit card business	3,852,980	4,089,389	4,258,284	4,476,608	4,683,038	4,788,537	4,946,908	4,500,366	4,823,174	5,287,073	5,687,693
	Cash advances	264,092	277,025	267,723	253,837	248,156	242,980	237,555	155,004	160,622	164,720	161,390
	Agency services	2,303,998	2,434,824	2,522,242	2,671,710	2,873,183	3,014,831	2,985,255	2,609,412	2,737,512	2,894,900	3,017,818
	Lease business total	114,694	106,801	106,000	108,101	114,569	115,589	127,178	114,885	113,159	126,631	146,684
	Credit guarantee	126,281	137,335	150,101	159,914	131,922	114,277	101,510	70,283	84,586	98,914	132,485
	Real estate mortgage loans	46,780	50,459	82,420	125,629	160,762	207,779	175,621	141,698	124,417	122,539	139,862
	Other (Finance Business)	75,969	80,633	114,043	180,286	241,949	287,830	341,131	322,366	252,894	218,676	150,206
	Other	33,633	37,737	37,907	35,883	32,119	27,351	30,260	26,696	106,075	152,840	221,301
	Total volume of new contracts	6,818,427	7,214,203	7,538,720	8,011,968	8,485,698	8,799,174	8,945,420	7,940,715	8,402,442	9,066,297	9,657,439

*1 Japanese standards were applied until FY2017. *2 International Financial Reporting Standards (IFRS) are applied from FY2018 onward.
*3 Certain Other (Finance Business) and Other transaction volumes after FY2021 have been reclassified owing to a change in the rent guarantee business from the Finance Business to the Payment Business in the third quarter of FY2022.

Segment Highlights/5-Year Non-financial Data (As of March 31, 2024)

(Millions of yen)

IFRS	FY2019	FY2020	FY2021	FY2022	FY2023
Net revenue					
Payment Business*1	232,441	209,130	213,148	220,222	235,237
Lease Business	12,269	12,290	11,837	12,049	12,544
Finance Business*1	43,112	43,412	47,144	50,754	58,502
Real Estate–Related Business	17,227	14,595	22,704	24,177	23,942
Global Business*2	–	–	–	11,368	27,208
Entertainment Business	8,822	5,536	6,407	6,214	6,319
Adjustment	(2,462)	(2,340)	(2,224)	(2,148)	(2,150)
Total net revenue	311,410	282,625	299,017	322,638	361,604
Business profit					
Payment Business*1	6,297	22,332	14,166	10,141	19,270
Lease Business	2,951	4,706	5,800	5,182	4,355
Finance Business*1	18,004	17,664	19,777	22,211	28,265
Real Estate–Related Business	6,957	5,390	12,350	13,064	16,407
Global Business*2	–	–	–	9,039	2,478
Entertainment Business	1,969	(1,745)	237	719	1,079
Adjustment	3	3	3	618	84
Total business profit	36,184	48,352	52,336	60,977	71,941
Breakdown of payment business revenue					
Card shopping	140,579	131,029	132,081	143,024	152,143
Cash advances	32,932	28,882	26,106	24,741	25,166
Loans on deeds	844	654	517	412	344
Processing/transactions handled on behalf of other companies' cards	31,014	27,402	27,437	27,213	27,829
Agency services	12,491	5,069	5,061	5,286	5,790
Payment-related income*1	12,297	13,684	19,573	17,580	21,491
Finance revenue	767	1,024	987	586	741
Intersegment internal net revenue or transfer amount	1,512	1,384	1,383	1,377	1,730
Total Payment Business revenue*1	232,441	209,130	213,148	220,222	235,237
Main card indices (non-consolidated)					
New cards issued (ten thousand)	180	125	152	170	172
Total membership (ten thousand of members)	2,639	2,570	2,540	2,503	2,462
Active membership (ten thousand of members)	1,496	1,395	1,389	1,381	1,372
Transaction volume (100 million yen)	51,844	46,553	49,837	54,517	58,489
Shopping	49,469	45,003	48,231	52,870	56,876
Cashing	2,375	1,550	1,606	1,647	1,613
Balance (100 million yen)	6,457	5,730	5,573	5,818	6,309
Card shopping revolving credit balance	4,268	3,888	3,833	4,090	4,534
Cashing	2,188	1,842	1,739	1,728	1,775

*1 Segment highlights since FY2021 have been reclassified owing to a change in the rent guarantee business from the Finance Business to the Payment Business in the third quarter of FY2022.
*2 From the first quarter of FY2023, "Global Business" included in "Payment Business" has been changed to an independent reporting segment.

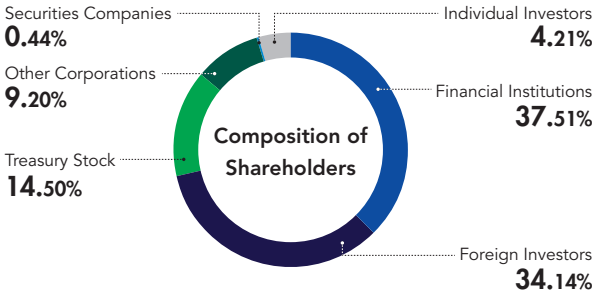
(Millions of yen)

	FY2019	FY2020	FY2021	FY2022	FY2023
E: Environment					
Total CO_2 emissions (tons of CO_2)					
Scope 1 + Scope 2 (market base)	–	18,563	18,235	18,195	Currently being calculated
Scope 1 + Scope 2 (location base)	–	18,879	18,334	17,999	Currently being calculated
Scope 3	–	730,645	724,168	802,691	Currently being calculated
Energy usage amount (power consumption) (kWh)	8,807,000	8,557,000	8,296,000	7,800,000	7,370,732
Paper usage (sheets/CSDX Strategy Index)	–	160,368,120	138,400,569	125,196,720	106,660,135
Water resource input (for own buildings only) (thousand m^3)	–	39	37	23	34
S: Society					
Number of employees (persons)	2,981	4,319	4,084	3,966	3,783
(by women)	2,169	3,250	3,058	2,956	2,792
(by men)	812	1,069	1,026	1,010	991
Ratio of female managers (%/department head positions)	21.0	24.3	24.5	24.9	25.3
Number of overseas employees	89	126	272	563	1,134
Employment ratio of persons with disabilities (%)	2.16	2.33	2.31	2.32	2.41
Average length of service (years/total of men and women)	11.8	12.4	13.3	14.0	14.6
(by women)	11.6	12.1	13.1	13.8	14.7
(by men)	12.2	13.4	14.0	14.3	14.1
Ratio of men taking childcare leave (%)	0.0	57.8	48.7	58.5	65.5
Number of people taking long-term care leave (persons/total of men and women)	24	36	26	53	60
(by women)	23	35	23	52	58
(by men)	1	1	3	1	2
Average annual salary (thousands of yen/total)	534	517	519	547	586
(by managers)	1,051	1,026	1,016	1,068	1,092
(by non-managers)	487	472	477	497	534
(by women)	467	457	458	484	525
(by men)	728	709	707	737	764
Average monthly overtime hours worked	10.8	9.3	10.1	11.4	12.1
Amount invested in human resource development (thousands of yen)	44,556	48,330	51,413	54,128	66,075
Average paid holidays used (days)	15.0	13.1	14.0	15.2	16.0
Acquisition rate (%)	82.5	72.4	73.5	86.3	85.2
Turnover (%)	3.3	3.6	7.8	6.8	6.0
(by women)	5.6	4.4	7.4	6.5	5.7
(by men)	5.9	3.3	6.6	7.0	7.1
Training/challenge system					
LGBT Manners Training (Number of people/number of times)	–	12/4	19/4	13/3	0/0
Universal Manners Training (Number of people/number of times)	13/4	26/7	25/5	27/5	43/4
SWITCH SAISON (Number of projects)	308	489	182	47	7
Dementia Supporter Training Workshop (Number of people/number of times)	13/4	496/15	307/14	238/16	236/14
Ownership association plan enrollment rate (%)	8.6	8.5	9.0	11.5	48.5
Number of visitors to Akagi Nature Park (persons)	70,345	59,173	74,161	65,748	67,140
Total amount of point donations (thousands of yen)	37,312	37,782	18,673	61,652	89,778
G: Governance					
Number of meetings of the Board of Directors	19	19	19	20	19
Attendance rate of outside directors (%)	98.2	100.0	100.0	100.0	97.0
Number of directors	9	9	9	9	12
(number/ratio of outside directors)	3/33.3	3/33.3	3/33.3	3/33.3	4/33.3
(number/ratio of independent outside directors)	3/33.3	3/33.3	3/33.3	3/33.3	4/33.3
(number/ratio of female directors)	1/11.1	1/11.1	1/11.1	1/11.1	1/8.3
Number of executive officers	10	10	11	11	11
(number/ratio of female executive officers)	2/20.0	2/20.0	2/18.2	2/18.2	1/9.1
Number of Audit & Supervisory Board members	4	4	4	4	3
(number/ratio of female Audit & Supervisory Board members)	1/25.0	1/25.0	1/25.0	1/25.0	1/33.3
Number of serious legal violations	0	0	0	0	0
Expenditures for preventing corruption	0	0	0	0	0
Number of reports to the internal whistleblower hotline	16	20	23	13	20

Corporate Information/Investor Relations Information (As of September 30, 2024)

Stock information

Common Stock Authorized	300,000 thousand shares
Common Stock Outstanding	185,444 thousand shares
Number of Shareholders	19,496



Major shareholders (Top 10)

Institution	Equity stake: Number of shares (thousands)	Equity stake: Ownership percentage (%)
The Master Trust Bank of Japan Ltd. (trust account)	37,183	23.45
Custody Bank of Japan, Ltd. (trust account)	14,859	9.37
Suruga Bank Ltd.	8,224	5.19
Daiwa Securities Group Inc.	8,050	5.08
STATE STREET BANK AND TRUST COMPANY 505301	5,243	3.31
STATE STREET BANK AND TRUST COMPANY 505001	4,150	2.62
JP MORGAN CHASE BANK 385632	3,640	2.30
HSBC BANK PLC A/C M AND G(ACS) VALUE PARTNERS CHINA EQUITY FUND	3,020	1.90
Mizuho Bank, Ltd.	3,000	1.89
STATE STREET BANK AND TRUST COMPANY 505223	2,368	1.49

* The 26,896,774 treasury shares held by Credit Saison are not included in the above list of major shareholders.
* Ownership percentages are based on the number of outstanding shares, excluding treasury shares.

Shareholders memo

Fiscal Year	Period beginning on April 1 and ending on March 31 of the following year
Ordinary General Meeting of Shareholders	Convened each year in June
Record Date	Ordinary general meeting of shareholders and year-end dividend payments - March 31 Should any other record date be required, a public notice will be issued in advance.
Transfer Agent and Administrator of Special Accounts	Sumitomo Mitsui Trust Bank Limited, 1-4-1, Marunouchi, Chiyoda-ku, Tokyo, Japan
Administrative Office of Transfer Agent	Stock Transfer Agency Business Department, Sumitomo Mitsui Trust Bank Limited, 1-4-1, Marunouchi, Chiyoda-ku, Tokyo, Japan
(Mailing Address)	Stock Transfer Agency Business Department, Sumitomo Mitsui Trust Bank Limited, 2-8-4, Izumi, Suginami-ku, Tokyo 168-0063, Japan
(Telephone Inquiries)	0120-782-031 (9:00-17:00, excluding weekends and holidays)
(URL)	https://www.smtb.jp/personal/procedure/agency/
Method of Public Notice	Electronic public notice (published on the Credit Saison website) https://corporate.saisoncard.co.jp/en/public_announcement/
Stock Listing	Tokyo Stock Exchange (Prime)
Securities Code	8253

[Notice of Address Change, etc., and Inquiries Relating to Shares] Shareholders who have an account with a securities company are asked to contact the relevant securities company regarding address change and other notices, as well as inquiries. Shareholders who do not have an account with a securities company are asked to call the number indicated above for telephone inquiries.

[Special Accounts] For shareholders who were not using the "Hofuri" system (Japan Securities Depository Center, Inc.) prior to the introduction of the electronic share certificate system, an account (special account) has been opened at Sumitomo Mitsui Trust Bank Limited above as the transfer agent. Inquiries on special accounts should be directed to the transfer agent at the number indicated above for telephone inquiries.

[Information on Additional Purchase System/Buy Back System for Shares Less Than One Unit] Our Company has established a system in which shareholders who own shares less than one unit (100 shares) can purchase additional shares at the market price (Additional Purchase System) and a system in which shareholders can sell shares less than one unit back to our Company (Buy Back System). For shares less than one unit recorded in a special account, please contact the telephone inquiry number listed above. For shares less than one unit deposited with a financial securities firm, please contact the financial securities firm where you have an account.

Corporate profile

Name	Credit Saison Co., Ltd.
In English	Credit Saison Co., Ltd.
Incorporated	May 1, 1951
Head Office	52F, Sunshine 60 Bldg., 1-1 Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo 170-6073, Japan
Representative	Hiroshi Rinno, Representative, Chairman and CEO Katsumi Mizuno, Representative, Executive President and COO Naoki Takahashi, Representative, Executive Vice President and CHO
Business	(1) Payment Business (2) Lease Business (3) Finance Business (4) Real Estate–Related Business (5) Global Business (6) Entertainment Business
Paid-in Capital	¥75,929 million
Number of Regular Employees (non-consolidated)	3,764

Note: In addition to our regular employees, we employ temporary and part-time employees, with the average number of non-regular employees per term at 1,346 (based on conversion to a 7.5-hour workday).