Value Creation Process

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

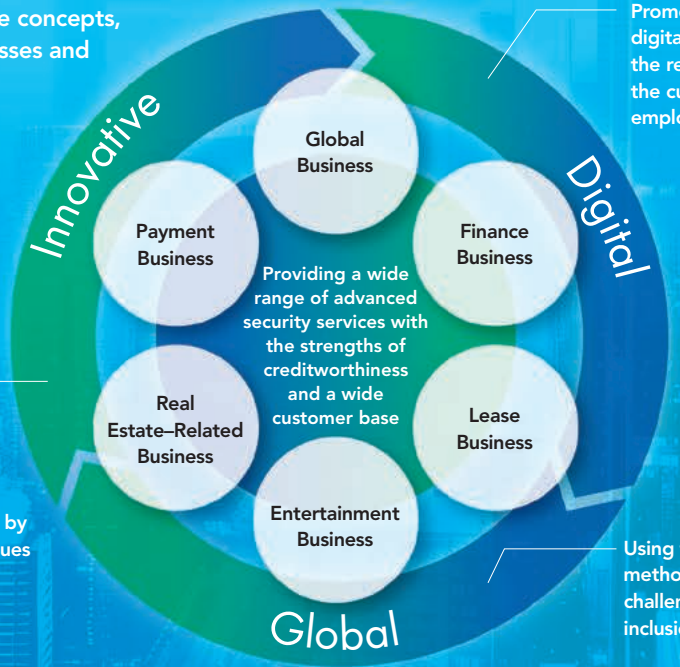
Management Philosophy Leading-edge service company

Six Types of Capital	Details	Credit Saison's Strengths
Financial Capital P71 Data Section	• Diverse financing based on high creditworthiness • Highest level of creditworthiness for an independent non-bank	Rock-solid sales platform; Sound financial base
Social and Related Capital P16 Special Feature	• Focus on collaborative creation with all stakeholders • Customer base with one of the highest numbers of members in the industry • Broad-ranging customer base developed through our six businesses • Multi-dimensional economic sphere consisting of credit card joint ventures, processing, and servicing	Rock-solid sales platform; Sound financial base
Manufactured Capital P37 CSDX Strategy	• Track record of service development in the finance field • System infrastructure capable of flexibly responding to change	Active and energetic human resources; Innovation creation capabilities; Sound financial base
Intellectual Capital	• Meritocracy free in which age, gender, and educational background play no role • Credit know-how nurtured over the 70-plus years since the Company's founding	Corporate culture that has been handed down, uninterrupted, through the years; Active and energetic human resources; Innovation creation capabilities
Human Resource P40 Human Resource Strategy P42 Human Resource	• Professional human resources well-versed in the payment/finance fields • Human resource portfolio that can implement customer strategies and improve productivity • Organizational culture that allows creative destruction and failure • Human resources that thrive within our universal system for all employees	Corporate culture that has been handed down, uninterrupted, through the years; Active and energetic human resources; Innovation creation capabilities
Natural Capital P51 Environment	• Business activities that strive to reduce environmental impacts such as those associated with climate change	Innovation creation capabilities

GLOBAL NEO FINANCE COMPANY

A global comprehensive life services group with finance at the core

Based on our three core concepts, we drive our six businesses and create new value



Promoting the fusing of digital technology with the real world to change the customer and employee experience

Responding to problems by transforming existing values and creating new value

Using financial services as a method of taking on the challenge of financial inclusion

Materialities for sustainability

- Achieving sustainable growth and improving corporate value through sound corporate management
- Creating human resources and an organization where each person can fulfill an active role in their own way
- Enriching our customers' lives and enabling them to live happily and true to themselves
- Creating a better society through co-creation with partners
- Protecting the rich natural environment and culture that enriches life, and energizing people in the region and community

Requests from the market environment/society

[Societal issues] • Declining birth rate, aging population • Climate change • Promoting conversion to cashless operations • Digitalization • Growing needs for asset formation

Value Created in Collaboration with Stakeholders

Customers / Partners / Regions & Communities / Shareholders / Employees

Financial results

Return on equity (ROE)	11.2%*1 (previous fiscal year: 7.5%)
Shareholders' equity ratio (equity ratio attributable to owners of parent)	16.3% (previous fiscal year: 15.4%)
Group business profit	¥71.9 billion (previous fiscal year: ¥60.9 billion)
Total dividends	¥17.2 billion (previous fiscal year: ¥10.9 billion)
Total shareholder return (consolidated)	239.1% (previous fiscal year: 111.0%)

Realization of a resilient organization

Progress in social and environmental initiatives led primarily by the Sustainability Promotion Committee

Received CDP "B" score	
Acquired SBTi validation	
Implemented Sais◎N eco Challenge aimed at reducing CO_2 emissions by employees	
Number of dialogues held with shareholders/investors	251
Number of security incidents	0

Fostering motivation and diverse values

Percentage of employees that are females	73.8%
Percentage of management personnel that are females*2	25.3%
Digital human resources	Approx. 400
Paid holiday usage rate	85.2%

New business/product development

Number of new product releases	Approx. 60
Number of NEXT SAISON*3 proposals and number of commercialization projects	Approx. 1,100 proposals 15 or more commercialized proposals

Strengthening ability to resolve social and environmental issues

Financial inclusion for the underserved worldwide, beyond Asia
Business alliances aimed at building a carbon-neutral and recycling-oriented society
Environmental protection activities (operation of Akagi Nature Park) About 67,000 visitors

*1 Excluding negative goodwill: 8.3% *2 General managers and managers
*3 Internal program in which all employees, including top management, submit business proposals, operation improvement and reform reports, and the like