

# Dialogue with Shareholders and Investors (IR activities)

Credit Saison endeavors to convey corporate information to all shareholders and investors in a prompt, fair, and easy to understand manner for the purpose of sustained growth and greater corporate value, and strives to expand the scope of disclosed information. Briefings are held twice a year (second quarter and fourth quarter) for institutional investors and sell-side analysts, during which time the representative director provides financial summary, management strategy, and sales progress reports for the

year under review. Moreover, as of September 30, 2019, approximately 38% of the Company's issued shares were held by foreign shareholders. Given this, Credit Saison strives to build active, ongoing relationships through face-to-face meetings at conferences that are also attended by investors from abroad, conference calls, and other IR activities targeting overseas-based investors.

## Results of IR Activities in FY2018

Financial Results Briefing	2
Individual meetings with sell-side analysts/institutional investors	190
Securities company organized conferences	4

## General Meeting of Shareholders

In order to ensure shareholders have sufficient time to consider resolutions, Credit Saison sends the convocation notice prior to the date specified by law (at least two weeks before the General Meeting of Shareholders date) and discloses such on the Company's website and TDnet.

### 69th Ordinary General Meeting of Shareholders (held June 20, 2019)

Participating shareholders	112
Ratio of voting rights exercised	83.6%



## Website "IR Information"

Credit Saison discloses detailed IR information to all shareholders, investors, and other stakeholders on the website. We will continue to strive to disclose timely, impartial information.

## For details, please visit our website

<https://corporate.saisoncard.co.jp/ir/>



## Delivery of "Business Reports" to Shareholders

Credit Saison mails "Business Reports" to shareholders twice a year, at the end and middle of the period, to report developments in the Company's performance for each half, as well as our initiatives and vision for the future, in an easy to understand manner.

## For details, please visit our website

[https://corporate.saisoncard.co.jp/ir/business\\_report/](https://corporate.saisoncard.co.jp/ir/business_report/)