

Finance Business

Utilizing its sales capabilities and nationwide network built up in the card business, Credit Saison provides finance services tailored to market needs

Having launched our lease business in 1982 and credit guarantee business in 1985, for more than 30 years we have continued to explore the needs of our partners and affiliates, developing products and improving those operations that come with each demand. We have also steadily expanded our asset balance by providing financial services in tune with market needs and strengthening relationships with our partners and affiliates based on heavily customer-oriented products, such as the launching of our Flat 35 loans in 2009 and Saison Asset Formation Loans in 2013.

Credit Saison's finance business domains

Lease & Rental Business	We are forging ahead with finance leases, business-use installment sales, and rentals, especially for office automation (OA) equipment and LED lighting that align with the capital investment plans of businesses.
Credit Guarantee Business	Primarily in the area of credit guarantees for unsecured personal loans that do not set conditions on the use of funds, we work closely with partner financial institutions, while supporting the promotion of loans to individuals.
Flat 35 Loans and Rent Guarantee	Offering Flat 35 loans (purchase-type loans and guarantee-type loans), we are also developing lifestyle creation financial services, from rental to home purchase.
Real Estate Finance	We are expanding our loan portfolio with loans provided to individuals to purchase real estate for investment purposes (Saison Asset Formation Loans), loans for renovations, loans for project financing offered to real estate business operators (Real Estate Mortgage Loans) and real estate non-recourse loans.

Main Indicators



Credit Saison is expanding its finance business based on the three pillars of "Lease & Rental," "Credit Guarantee," and "Other Finance Products." For the Lease & Rental pillar, we are forging ahead with sales, mainly for OA equipment and kitchen equipment that is in line with the capital investment plans of businesses. For the Credit Guarantee pillar, we specialize in the area of credit guarantees for unsecured personal loans that do not set conditions on the use of funds, working through partner financial institutions, with which we collaborate closely in terms of both marketing and credit controls as we strive to acquire new business. For the Other Finance Products pillar, we are offering unique products and services tailored to customer needs—led by Flat 35 loans, asset formation loans and rent guarantees—while endeavoring to accumulate high-quality assets by building on strengthened relationships with our partners and affiliates. Moving forward, we will continue to utilize our sales capabilities and nationwide network built up in the card business, and work to put in place a business foundation as a non-bank resilient to environmental changes and with diverse sources of revenue through strengthened relationships with partner companies and the provision of finance services tailored to market needs.

Tatsunari Okamoto Managing Director, Managing Executive Officer Head of Finance Division

Key issues and solutions

Finance needs are evolving in today's "era of a 100-year life," with its accelerating trend toward a declining birth rate and aging population. Responding to capital investments that address environmental and social issues—such as expanding services for foreign-national residents and senior citizens as new segments and eco and security products to realize a safe and sustainable society—is not only creating new

business opportunities but also, in social terms, requiring improvements in QOL for everyone. In addressing such diverse finance needs, Credit Saison will bring both its intellectual and human capital to bear as the Company works to create, through our finance business, a society in which companies can grow over the long-term and everyone can live with peace of mind.

A service lineup that addresses diverse finance needs

Under the concept of its lifestyle creation financial services, the Company is developing a broad range of products that give close consideration to the lifecycles of our customers, and that contribute to improvements in QOL. We provide products that accommodate rental contracts and home purchases, and all their associated costs. Moreover, we respond to home demand that is the foundation of individual customer lifestyles, and also assist with asset formation through real estate, thus supporting with the creation of an affluent daily life.



In the credit guarantee business, we undertake guarantees for unsecured loans that do not set conditions on use of funds provided by our partner financial institutions for individuals to put customers' minds at ease. In addition, we also pay close attention to Japan's regions and the trading partners of our partner financial institutions nationwide, and by accumulating information on the characteristics and needs of those regions are contributing to business matching and regional revitalization. Specializing in and providing backup for the capital investments of small- and mid-sized

businesses and start-up ventures, our lease & rental business underpins sustainable business growth through its handling of environmental products that work to address business trends. As a way to tackle issues internally, we aim to expand profits by undertaking activities that streamline RPA and AI and that continuously mitigate risk. Furthermore, we seek to expand the credit domain through risk analysis, as well as to create new business opportunities and enhanced services.

Medium-to long-term initiatives

As a leading company in the lease & rental business, we provide ongoing support to the management of enterprises. The credit guarantee business provides conventional individual-focused products, and in addition, endeavors to develop finance products for small- and mid-sized businesses that will lead to revitalization throughout Japan, including the country's regional areas. Keeping an eye on our partner financial institutions, business partners and other peripheral companies, we aim to create business opportunities by leveraging our nationwide network.

In addition, Credit Saison will develop new products based on proprietary big data-driven marketing, and will offer the new finance services that the times and society demand, including for senior citizens, foreign national residents, and the high net-worth segment. While growing profits based on a balance of risk mitigation and tackling new challenges, and further advancing the diversification of Company management that has driven our progress as a credit card company, we are building a business foundation as a company that will advance together with our customers for 50 years.