

## GRI Standards Content Index

Updated October 5, 2023

We refer to the GRI Standards, a framework provided by the GRI (Global Reporting Initiative) to explain our contribution to sustainable development.

### ■ Universal Standards

#### –GRI 1 : Foundation

Statement of use	Credit Saison Co., Ltd. reports the information in the Content Index for the period April 1, 2022 through March 31, 2023, with reference to the GRI Standards.
GRI 1 used	GRI 1 : Foundation 2021

#### –GRI 2 : General Disclosures 2021

Disclosure		Location		
		WEB ※Click on the page title to go to the corresponding page	INTEGRATED REPORT 2022	Comment
2-1	Organizational details	<ul style="list-style-type: none"> <li>·<a href="#">Corporate Profile</a></li> <li>·<a href="#">Group Companies</a></li> <li>·<a href="#">Global Business</a></li> </ul>	<ul style="list-style-type: none"> <li>·P25 Growth Strategy (4): Acceleration of Global Business Expansion</li> <li>·P68 List of Affiliated Companies</li> <li>·P69 Corporate Information/Investor Relations Information</li> </ul>	
2-2	Entities included in the organization's sustainability reporting	<ul style="list-style-type: none"> <li>·<a href="#">Corporate Profile</a></li> <li>·<a href="#">Securities Report</a></li> <li>·<a href="#">Disclosure in Line with TCFD Recommendations</a></li> </ul>	<ul style="list-style-type: none"> <li>·P68 List of Affiliated Companies</li> <li>·P69 Corporate Information/Investor Relations Information</li> </ul>	Securities Report P6 ※Japanese only
2-3	Reporting period, frequency and contact point	<ul style="list-style-type: none"> <li>·<a href="#">Securities Report</a></li> </ul>	-	Securities Report P1 ※Japanese only
2-4	Restatements of information	-	-	Not applicable
2-5	External assurance	-	-	Not applicable
2-6	Activities, value chain and other business relationships	<ul style="list-style-type: none"> <li>·<a href="#">Business</a></li> <li>·<a href="#">Securities Report</a></li> </ul>	<ul style="list-style-type: none"> <li>·P12 The Five Businesses</li> <li>·P19-27 Growth Strategy</li> </ul>	Securities Report P7 ※Japanese only
2-7	Employees	<ul style="list-style-type: none"> <li>·<a href="#">Diversity, equity &amp; inclusion</a></li> <li>·<a href="#">Sustainability data</a></li> </ul>	<ul style="list-style-type: none"> <li>·P67 Segment Highlights/5-Year Non-financial Data</li> <li>·P68 List of Affiliated Companies</li> </ul>	
2-8	Workers who are not employees	-	-	
2-9	Governance structure and composition	<ul style="list-style-type: none"> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> <li>·<a href="#">Corporate Governance Report</a></li> </ul>	<ul style="list-style-type: none"> <li>·P59 Corporate Governance</li> <li>·P67 Segment Highlights/5-Year Non-financial Data</li> </ul>	
2-10	Nomination and selection of the highest governance body	<ul style="list-style-type: none"> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> <li>·<a href="#">Corporate Governance Report</a></li> </ul>	<ul style="list-style-type: none"> <li>·P59-60 Corporate Governance</li> </ul>	
2-11	Chair of the highest governance body	<ul style="list-style-type: none"> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> </ul>	<ul style="list-style-type: none"> <li>·P59 Corporate Governance</li> </ul>	
2-12	Role of the highest governance body in overseeing the management of impacts	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> </ul>	<ul style="list-style-type: none"> <li>·P41 Sustainability of the Credit Saison Group</li> <li>·P54 Information/Cybersecurity</li> <li>·P56-58 Three-way Discussion on Sustainability Governance</li> <li>·P59 Corporate Governance</li> </ul>	
2-13	Delegation of responsibility for managing impacts	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> </ul>	<ul style="list-style-type: none"> <li>·P41 Sustainability of the Credit Saison Group</li> <li>·P54 Information/Cybersecurity</li> <li>·P56-58 Three-way Discussion on Sustainability Governance</li> <li>·P59 Corporate Governance</li> </ul>	
2-14	Role of the highest governance body in sustainability reporting	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> </ul>	<ul style="list-style-type: none"> <li>·P41 Sustainability of the Credit Saison Group</li> </ul>	

2-15	Conflicts of interest	<ul style="list-style-type: none"> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> <li>·<a href="#">Policies and Basic Approach</a></li> </ul>	-	
2-16	Communication of critical concerns	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> </ul>	<ul style="list-style-type: none"> <li>·P41 Sustainability of the Credit Saison Group</li> <li>·P59 Corporate Governance</li> </ul>	
2-17	Collective knowledge of the highest governance body	-	·P60 Corporate Governance	
2-18	Evaluation of the performance of the highest governance body	· <a href="#">Initiatives to Strengthen Governance</a>	·P60 Corporate Governance	
2-19	Remuneration policies	· <a href="#">Initiatives to Strengthen Governance</a>	·P60-61 Corporate Governance	
2-20	Process to determine remuneration	· <a href="#">Initiatives to Strengthen Governance</a>	·P60-61 Corporate Governance	
2-21	Annual total compensation ratio	-	-	
2-22	Statement on sustainable development strategy	· <a href="#">Top Message</a>	<ul style="list-style-type: none"> <li>·P6-9 Interview with the CEO</li> <li>·P13-16 Interview with the COO</li> </ul>	
2-23	Policy commitments	<ul style="list-style-type: none"> <li>·<a href="#">Policies and Basic Approach</a></li> <li>·<a href="#">Environmental initiatives</a></li> </ul>	·P47 Human Rights	
2-24	Embedding policy commitments	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> <li>·<a href="#">Policies and Basic Approach</a></li> <li>·<a href="#">Disclosure in Line with TCFD Recommendations</a></li> <li>·<a href="#">Contributions to society</a></li> <li>·<a href="#">Empowering all employees</a></li> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> <li>·<a href="#">Customer Service Policy</a></li> </ul>	<ul style="list-style-type: none"> <li>·P41-42 Sustainability of the Credit Saison Group</li> <li>·P43-44 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)</li> <li>·P47 Human Rights</li> <li>·P50-52 Human Resources</li> <li>·P62 Corporate Governance</li> <li>·P67 Segment Highlights/5-Year Non-financial Data</li> </ul>	Customer Service Policy ※Japanese only
2-25	Processes to remediate negative impacts	· <a href="#">Policies and Basic Approach</a>	·P47 Human Rights	
2-26	Mechanisms for seeking advice and raising concerns	· <a href="#">Policies and Basic Approach</a>	·P47 Human Rights	
2-27	Compliance with laws and regulations	<ul style="list-style-type: none"> <li>·<a href="#">Policies and Basic Approach</a></li> <li>·<a href="#">Sustainability data</a></li> </ul>	·P67 Segment Highlights/5-Year Non-financial Data	
2-28	Membership associations	· <a href="#">Initiatives and external recognition</a>	-	
2-29	Approach to stakeholder engagement	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> <li>·<a href="#">Policies and Basic Approach</a></li> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> <li>·<a href="#">Policy for Increasing Dialogues with Shareholders and Investors</a></li> </ul>	<ul style="list-style-type: none"> <li>·P42 Sustainability of the Credit Saison Group</li> <li>·P62 Corporate Governance</li> </ul>	
2-30	Collective bargaining agreements	<ul style="list-style-type: none"> <li>·<a href="#">Policies and Basic Approach</a></li> <li>·<a href="#">Sustainability data</a></li> </ul>	-	

**–GRI 3 : Material Topics 2021**

Disclosure		Location		
		WEB	<a href="#">INTEGRATED REPORT 2022</a>	Comment
3-1	Process to determine material topics	· <a href="#">Sustainability of the Credit Saison Group</a>	-	
3-2	List of material topics	· <a href="#">Sustainability of the Credit Saison Group</a>	·P42 Sustainability of the Credit Saison Group	
3-3	Management of material topics	<ul style="list-style-type: none"> <li>·<a href="#">Sustainability of the Credit Saison Group</a></li> <li>·<a href="#">Contributions to society</a></li> <li>·<a href="#">Initiatives to Strengthen Governance</a></li> </ul>	<ul style="list-style-type: none"> <li>·P41-42 Sustainability of the Credit Saison Group</li> <li>·P53 Contributing to a Safe, Secure, and Convenient Cashless Society</li> <li>·P54 Information/Cybersecurity</li> <li>·P55 Coexistence with Local Communities</li> <li>·P59-65 Corporate Governance</li> </ul>	

■ Topic Standards

Disclosure		Location		
		WEB	INTEGRATED REPORT 2022	Comment
<b>201 : Economic Performance 2016</b>				
201-2	Financial implications and other risks and opportunities due to climate change	•Disclosure in Line with TCFD Recommendations	•P43-44 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)	
<b>203 : Indirect Economic Impacts 2016</b>				
203-1	Infrastructure investments and services supported	•Payment Business(BtoC) •Payment Business(BtoB) •Global Business •Contributions to society •Sustainability data	•P25-27 Growth Strategy (4): Acceleration of Global •P53 Contributing to a Safe, Secure, and Convenient Cashless Society •P55 Coexistence with Local Communities	
<b>205 : Anti-corruption 2016</b>				
205-1	Operations assessed for risks related to corruption	•Policies and Basic Approach	-	
205-2	Communication and training about anti-corruption policies and procedures	•Policies and Basic Approach •Sustainability data	•P67 Segment Highlights/5-Year Non-financial Data	
205-3	Confirmed incidents of corruption and actions taken	•Policies and Basic Approach •Sustainability data	•P67 Segment Highlights/5-Year Non-financial Data	
<b>206 : Anti-competitive Behavior 2016</b>				
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	•Policies and Basic Approach	-	
<b>207 : Tax 2019</b>				
207-1	Approach to tax	•Policies and Basic Approach	-	
207-2	Tax governance, control, and risk management	•Policies and Basic Approach	-	
207-3	Stakeholder engagement and management of concerns related to tax	•Policies and Basic Approach	-	
207-4	Country-by-country reporting	-	-	
<b>302 : Energy 2016</b>				
302-1	Energy consumption within the organization	•Sustainability data	•P67 Segment Highlights/5-Year Non-financial Data	
302-2	Energy consumption outside of the organization	-	-	
302-3	Energy intensity	-	-	
302-4	Reduction of energy consumption	-	-	
302-5	Reductions in energy requirements of products and services	-	-	
<b>304 : Biodiversity 2016</b>				
304-2	Significant impacts of activities, products and services on biodiversity	-	-	
<b>305 : Emissions 2016</b>				
305-1	Direct (Scope 1) GHG emissions	•Disclosure in Line with TCFD Recommendations •Sustainability data	•P44 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)	
305-2	Energy indirect (Scope 2) GHG emissions	•Disclosure in Line with TCFD Recommendations •Sustainability data	•P44 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)	

305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> <li>•Disclosure in Line with TCFD Recommendations</li> <li>•Sustainability data</li> </ul>	<ul style="list-style-type: none"> <li>•P44 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)</li> </ul>	
305-4	GHG emissions intensity	-	-	FY2021 0.0565 (Unit: t-CO2e/million yen) Denominator indicator: Net revenue Type of GHG emissions included in the basic unit: direct (Scope 1), indirect (Scope 2) Gases used for calculation: Total emissions of all GHGs including CO2
305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> <li>•Disclosure in Line with TCFD Recommendations</li> <li>•Sustainability data</li> </ul>	<ul style="list-style-type: none"> <li>•P44 Response to Climate Change (Information Disclosure Based on the TCFD Recommendations)</li> </ul>	
<b>401 : Employment 2016</b>				
401-1	New employee hires and employee turnover	•Sustainability data	-	
401-3	Parental leave	•Sustainability data	-	
<b>402 : Labor/Management Relations 2016</b>				
402-1	Minimum notice periods regarding operational changes	•Policies and Basic Approach	-	
<b>403 : Occupational Health and Safety 2018</b>				
403-6	Promotion of worker health	•Health management	-	
403-10	Work-related ill health	•Sustainability data	-	
<b>404 : Training and Education 2016</b>				
404-1	Average hours of training per year per employee	•Contributions to society	•P67 Segment Highlights/5-Year Non-financial Data	
404-2	Programs for upgrading employee skills and transition assistance programs	•Human resource development & career development	•P52 Human Resources	
404-3	Percentage of employees receiving regular performance and career development reviews	•Human resource development & career development	•P52 Human Resources	
<b>405 : Diversity and Equal Opportunity 2016</b>				
405-1	Diversity of governance bodies and employees	•Sustainability data	<ul style="list-style-type: none"> <li>•P50-51 Human Resources</li> <li>•P59 Corporate Governance</li> <li>•P67 Segment Highlights/5-Year Non-financial Data</li> </ul>	
405-2	Ratio of basic salary and remuneration of women to men	•Sustainability data	•P67 Segment Highlights/5-Year Non-financial Data	
<b>406 : Non-discrimination 2016</b>				
406-1	Incidents of discrimination and corrective actions taken	•Policies and Basic Approach	-	
<b>407 : Freedom of Association and Collective Bargaining 2016</b>				
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	•Policies and Basic Approach	-	
<b>408 : Child Labor 2016</b>				
408-1	Operations and suppliers at significant risk for incidents of child labor	•Policies and Basic Approach	-	

<b>409 : Forced or Compulsory Labor 2016</b>				
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	<u>•Policies and Basic Approach</u>	-	
<b>413 : Local Communities 2016</b>				
413-1	Operations with local community engagement, impact assessments, and development programs	<u>•Sustainability of the Credit Saison Group</u> <u>•Contributions to society</u>	-	
413-2	Operations with significant actual and potential negative impacts on local communities	-	-	Not applicable
<b>415 : Public Policy</b>				
415-1	Political contributions	<u>•Policies and Basic Approach</u>	-	
<b>418 : Customer Privacy 2016</b>				
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	-	-	Not applicable