

A LEADING-EDGE
SERVICE PROVIDER
CREDIT SAISON CO.,LTD.



Business Report

April 1, 2003 to March 31, 2004
(the 54th Term)

Saison Card comes with a points program in which the points are valid indefinitely.

Concept of the Credit Saison Group

As a cutting-edge services company, we will promote the following three mottos as the values that we will share: introducing policies geared toward customer satisfaction; aiming for mutual profits with our business partners; and cultivating a creative and innovative corporate culture. We will also prevail in a competitive market and offer benefits to our shareholders.

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To Our Shareholders

This is our report to shareholders on the closing of accounts for the 54th term of our Company (from April 1, 2003 to March 31, 2004).

The Japanese economy staged a steady recovery during the term, supported by consistent growth in capital spending and exports starting in the second quarter.

Although a moderate deflationary trend has persisted, personal spending began to recover after the third quarter, as declines in personal incomes halted and a slow improvement in employment and consumer sentiment began.

The credit card industry continued to experience intense competition, albeit with a slight easing observable from the third quarter. The number of personal bankruptcies remains at record highs, and the retail financing industry has commenced a major reorganization.

To prepare for this reorganization, our Company has bolstered its alliances by forming comprehensive tie-ups with Idemitsu Kosan Co., Ltd. and Resona Holdings, Inc. We have also further consolidated our operations, for example by expanding a system that enables rapid issuing of Saison Cards. Overall, the focus of our operations has been on improving the quality of our card business.

We will continue to develop our business under the concept of being a “cutting-edge services company.” We will endeavor to become a market leader that continues to innovate in the 21st century, by consolidating our card operating bases and pursuing strategic alliances, while expanding our fee businesses.



Hiroshi Rinno
President and CEO
May 2004

Topics for the 54th Term

Expanding the fee business through alliances

Agreement reached with Idemitsu for a comprehensive alliance in the card business segment

In August 2003, Idemitsu Kosan Co., Ltd. and Credit Saison agreed to form a comprehensive alliance under which our Company is to invest 50% in Idemitsu Credit Co., Ltd., which operates the card business of the Idemitsu Group. A joint venture was formed in October and the new Idemitsu Credit commenced operations in April 2004. The distinctive Idemitsu Mydoplus Card was issued, featuring unique services in an affiliation with petroleum companies. As a result of the alliance, Credit Saison is now handling the card-related operations of Idemitsu Credit, expanding our revenues. It is also significant that under the alliance our Company now has a nationwide network of service stations (about 6,000) and LP gas shops (about 5,000), two facilities closely tied with people's daily lives, and card use will be bolstered by the new channels.



Idemitsu Mydoplus
Card (silver)



Idemitsu Mydoplus
Card (wine red)



Agreement reached with the Resona Group card business for an equity and operating alliance

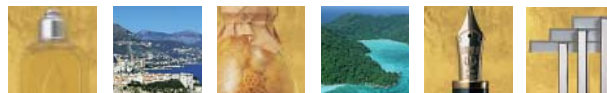
In November 2003, our Company acquired priority negotiating rights with Resona Holdings Inc. concerning a further consolidation with the card company of the Resona Group. In February 2004, an agreement was reached under which our Company will take an equity stake in Resona Card, a new card company formed by the merger of Asahi Card Co., Ltd., Daiwagin Card Co., Ltd. and Osaka Card Service Co., Ltd. in July. The agreement also covers other strategic equity and business cooperation, including the exchange of personnel and joint development of new cards. It was also decided that our Company will take charge of the operation of the new card. Additional action will be taken to expand the fee business.

Offering high value-added services

Saison Non-Expiring Points Program started

In March 2004, “Saison Dream” changed its name to the “Saison Non-Expiring Points Program,” and simultaneously improved its services to better respond to customer demand. A line-up of over 250 attractive gifts, including invitations to special events and original gift products, has demonstrated its popularity among customers who enjoy accumulating points and enjoy exchanging the points with gifts.

SAISON
Non-Expiring Points Program



Our alliance network now includes 76 companies

Through our strategy of expanding alliances to include the automobile manufacturing industry, the entertainment industry, the discount retail industry, the office products supply industry and other sectors, cards have been issued in association with a total of 76 companies. Our Company will continue to promote its card alliance strategies, to offer services with high added value, by taking full advantage of our strong brand and capabilities in card development.

July 2003
Mazda Motor
Corporation



Mazda m'z PLUS Card Saison

Limited edition
card for
commemorating
the launch of
Mazda RX-8



Mazda m'z PLUS Card Saison

September 2003
TOHO Cinemas
Co., Ltd.



Cinemilife Card Saison

October 2003
Nagasakiya



Saison Sun Card

February 2004
Otsuka
Corporation



tano card Saison

March 2004
Kagoshima
Terminal
Building



AMU CLUB Card Saison

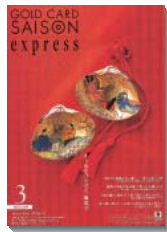
Expanding the rapid card issuing system for greater convenience

The number of locations with SAISON CARD MAKER, an automatic card issuing machine, and the number of different cards that can be obtained through the online SAISON CARD EXPRESS application process have been increased. In addition, SAISON STATION information terminals have been set up at major Saison counters nationwide, enabling customers who do not have personal computers to use fast online card issuing services. We also formed an alliance with Zero First Co., Ltd. of the Marui Group in February 2004 to enable customers to receive cards even when there is no SAISON CARD MAKER or a Saison counter nearby. Our Company will continue to develop systems for delivering cards that meet the needs of our customers even more effectively.



Complementary services for Gold Card Saison members expand

Special services for Gold Card Saison members have gradually expanded since September 2003, to improve card services for customers. In addition to conventional services such as courtesy discounts for shopping and the attachment of a travel accident insurance plan, courtesy services at hotels and restaurants, as well as at the hugely popular Mori Art Museum in Roppongi Hills, are now available. We will continue to offer attractive services that reflect prevailing trends. Moreover, the members' magazine *express* has been completely revamped, making available intellectual and attractive services with high added value.



Development of new products and services through alliances

Travel services enhanced in tie-up with JTB, the industry's largest travel agency

In July 2003, a tie-up was formed with JTB Corporation and the first issue of "Saison Tabi Monogatari" ("Saison Travel Story"), an exclusive tour catalogue for Saison Card members, was released. Also, "Saison Tour Desk" has been established to respond to all manner of requests from customers that relate to tours and travel. In addition, 24-hour online reservation became possible via the Internet in November 2004. We will continue to strengthen our alliance networks, to offer products and services that meet the needs of customers.



Alliance formed with Saison Automobile & Fire Insurance and Sompō Japan Insurance, to launch new insurance products

In October 2003, the first insurance product jointly developed with Saison Automobile & Fire Insurance Co., Ltd. and Sompō Japan Insurance Inc. was launched, under the name "Super Value Plus." This is an insurance plan exclusively for Saison Card members, and allows them to choose from 12 types and eight plans for each of the categories of "goods," "personal" and "leisure," with a convenient monthly/annual premium of 300 yen. We will continue to strengthen ties among the three companies, developing products and services that satisfy our customers.



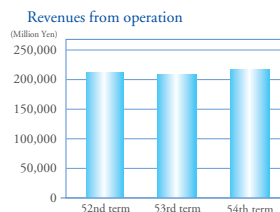
Alliance formed with ORIX for automobile leasing business for individuals

In March 2004, an alliance was formed with ORIX Corporation in the automobile rental business for individuals, and the Saison My Car Lease service got underway. The new service has enabled our Company to offer high added-value services with regard to the vehicle itself. We plan to further improve services for those customers whose automobiles play an important role in their lives.

Overview of Results (Consolidated)

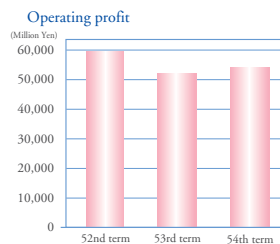
Revenues from operation

With the expansion of consumer credit businesses involving credit cards and loans for individuals, operating revenues amounted to 220,331 million yen (up 3.8% from the previous term).



Operating profit

Although the cost of sales rose because of additional bad debt costs, the rise has been canceled out by the increase in operating profit, revisions to advertisement and promotion costs and reduced funding costs. As a result, operating profit reached 54,005 million yen (rising 3.0% from the previous term).



Ordinary profit/net income

Ordinary profit reached 52,955 million yen (an increase of 3.8% from the previous term) while net income stood at 22,419 million yen. Looking at non-operating profit or loss, the magnitude of the investment loss from the equity method is lower compared with that recorded in the previous consolidated fiscal year. As for special gains and losses, we recorded losses on the disposal of fixed assets and losses on the appraisal of invested securities. We also registered a depreciation loss due to the earlier application of asset impairment accounting rules.



Overview of Results by Segment

Consumer credit and finance (credit, loan, servicing and other businesses)

The credit card industry, where we conduct our main business, remained fiercely competitive given the full-scale reorganization of the retail financing industry. Personal bankruptcies remained at record highs. Nonetheless, the Company achieved year-on-year growth in both operating revenue and profit.

Product marketing (real estate agency, mail order sales and other businesses)

Despite rising purchasing costs of real estate assets and declining sales from the mail order businesses, operating profit rose from the previous year thanks to cost cutting and the inclusion of Atrium Co., Ltd. among our consolidated subsidiaries.

Travel & entertainment (travel and amusement businesses)

Both operating revenue and profit declined from the previous year because of the effects of the liquidation of United Vacation, formerly a travel agency, and the shift in the appropriation category from extraordinary loss to cost of sales of removal losses arising from the disposal of game machines.

Leasing business

We specialize in small-lot vendor leasing business (leasing through a tie-up with retailers), and have achieved year-on-year growth in operating revenue and profit.

Other businesses (leasing of real estate assets and other businesses)

We have endeavored to build an efficient operating structure for leasing real estate assets, and have attained year-on-year growth in operating revenue and profit.

Business category	Company name
Consumer credit and finance	Credit Saison Co., Ltd., Saison Fundex Co., Ltd., JPN Servicer Co., Ltd., Lawson CS Card Inc.
Product marketing	Atrium Co., Ltd., Atrium Servicing Co., Ltd., Saison Direct Marketing Co Ltd., House Planning Co., Ltd.
Travel & entertainment	Vivre Co., Ltd., NOA Planning Co., Ltd., A&A Corporation
Leasing	Credit Saison Co., Ltd.
Others	Health Park, Saison Information Systems Co., Ltd., Saison Automobile & Fire Insurance Co., Ltd.

Companies without a mark: consolidated subsidiaries

Companies marked with *: companies subject to the equity method

Consolidated Balance Sheet

(as of March 31, 2004)

(Unit: million yen)

ASSETS		
Account item	Amount	Amount of increase or decrease
Current Assets		
Cash and bank deposits	73,421	△ 2,303
Installment accounts receivable	921,697	55,354
Other trade accounts receivable	564	△ 639
Merchandise	37,765	6,277
Deferred tax assets	15,612	2,704
Short-term loans	10,518	10,490
Other	15,307	△ 13,365
Allowance for doubtful accounts	△ 34,612	△ 3,528
Total Current Assets	1,040,274	54,988
Fixed Assets		
Property and Equipment, at Cost		
Equipment for lease	127,335	20,927
Buildings	15,570	△ 1,462
Land	7,030	△ 3,647
Construction in progress	2,902	1,882
Other	9,872	△ 803
Total Tangible Fixed Assets	162,710	16,896
Intangible Fixed Assets		
Leasehold rights	971	△ 271
Software	9,435	2,600
Other	290	△ 6
Total Intangible Fixed Assets	10,698	2,321
Investments and Other Assets		
Investment securities	68,468	4,333
Long-term loans	36,987	8,734
Guarantee money deposited	8,915	646
Deferred tax assets	7,807	△ 266
Other	19,697	△ 15,204
Allowance for doubtful accounts	△ 4,634	△ 40
Total Investments and Other Assets	137,241	△ 1,796
Total Fixed Assets	310,650	17,422
Deferred Charges		
Bond issue costs	383	176
Development expenses	1,400	△ 700
Total Deferred Assets	1,783	△ 523
Total Assets	1,352,709	71,887

LIABILITIES		
Account item	Amount	Amount of increase or decrease
Current Liabilities		
Notes and accounts payable-trade	94,228	△ 2,227
Short-term loans	377,292	30,624
Current portion of long-term debt	22,273	5,483
Bonds due redeemable within one year	20,460	△ 19,540
Convertible bonds due redeemable within one year	6,784	6,784
Commercial paper	71,000	△ 73,000
Trade payable from assignment of obligations due redeemable within one year	3,127	△ 2,801
Income tax payable	23,529	23,095
Accrued employees' bonuses	1,733	66
Deferred installment income	3,446	17
Other	33,535	8,900
Total Current Liabilities	657,410	△ 22,598
Long-term Liabilities		
Bonds	140,540	44,540
Long-term debt	247,086	37,252
Trade payable from assignment of obligations	33,000	△ 5,415
Accrued retirement allowances for employees	7,398	929
Accrued retirement allowances for directors and statutory auditors	644	△ 59
Allowance for losses on guarantee	934	55
Allowance for losses on warranty	32	32
Consolidation adjustment account	745	260
Other	6,233	2,558
Total Fixed Liabilities	436,614	72,709
Total Liabilities	1,094,025	50,110

MINORITY INTERESTS		
Account item	Amount	Amount of increase or decrease
Minority interests	430	△ 447

SHAREHOLDERS' EQUITY		
Account item	Amount	Amount of increase or decrease
Common Stock	63,667	330
Capital surplus	67,133	345
Earned surplus	126,719	19,032
Unrealized gains on other securities	4,685	5,623
Treasury stock, at cost	△ 3,953	△ 3,107
Total Shareholders' Equity	258,253	22,224
Total Liabilities, Minority Interests and Shareholders' Equity	1,352,709	71,887

Note: Rounded down to the nearest million yen.

Consolidated Statement of Income

(From April 1, 2003 to March 31, 2004)

(Unit: million yen)

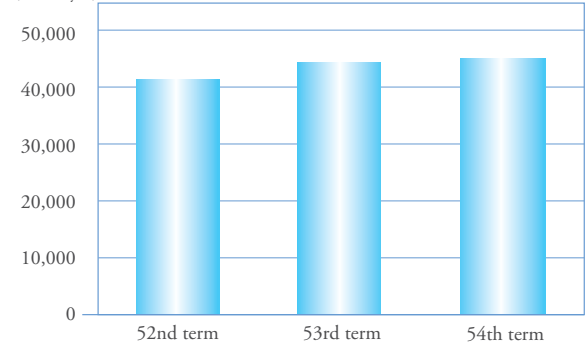
Account item		Amount		Amount of increase or decrease (%)	
Ordinary Profit and Loss Section	Ordinary profit and loss	Operating Revenue			
		Credit sales income	174,963		
		Income from merchandise sales			
		Merchandise sales	59,621		
		Merchandise cost of sales	47,289	12,332	
		Travel and entertainment (T&E) business			
		T & E sales	94,501		
		Cost of sales of T & E	78,314	16,187	
		Lease profit			
		Lease sales	46,331		
		Cost of sales of lease	40,805	5,525	
		Other profit			
		Other sales	8,378		
		Other cost of sales	3,626	4,751	
		Financial income		6,570	
		Total Operating income	220,331	103.8	
		Operating expenses			
		Selling, general and administrative expenses	156,501		
		Financial expenses, net	9,824		
		Total operating expenses	166,326	104.1	
Operating Income	54,005	103.0			
Nonoperating profit/loss	Nonoperating Income	1,992			
	Nonoperating Expenses	3,041			
Ordinary Profit	52,955	103.8			
Special Profit and Loss Section	Special Losses				
	Loss on disposition and sales of fixed assets	1,630			
	Asset impairment loss	7,569			
	Loss on write-down of investment securities	999			
	Loss on sales of investment securities	323			
	Other	1,924	12,446		
Income before Income Taxes	40,509	—			
Current	23,928				
Deferred	5,906	18,022			
Minority Interests		67			
Net Income	22,419	—			

Note: Rounded down to the nearest million yen.

Financial Highlights (non-consolidated)

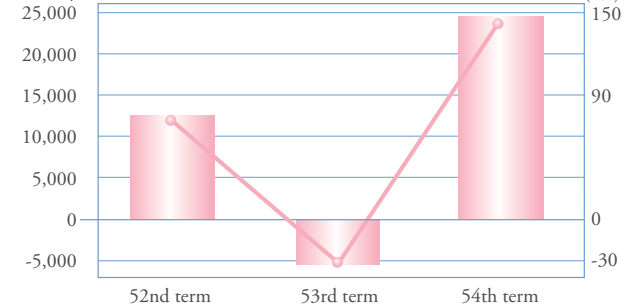
Ordinary profit

(Million yen)



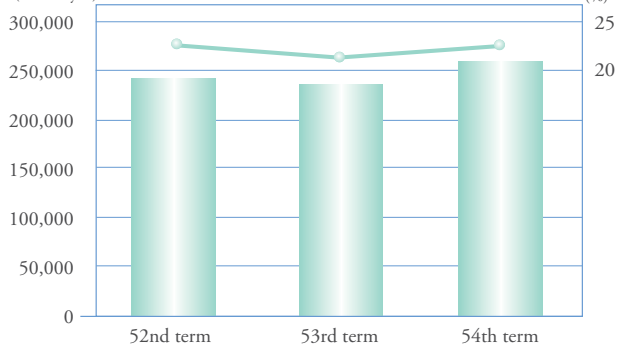
Net income and net income per share

(Million yen)



Shareholders' equity and shareholders' equity ratio

(Million yen)



Non-Consolidated Balance Sheet

(as of March 31, 2004)

(Unit: million yen)

ASSETS		
Account item	Amount	Amount of increase or decrease
Current Assets		
Cash and bank deposits	43,928	△ 3,163
Installment accounts receivable	838,629	41,779
Merchandise	1,414	△ 376
Supplies	521	31
Prepaid expenses	566	△ 341
Deferred tax assets	13,647	4,242
Accounts receivable-other	5,837	△ 9,223
Other	1,735	△ 3,694
Allowance for doubtful accounts	△ 31,241	△ 2,986
Total Current Assets	875,038	25,792
Fixed Assets		
Property and Equipment, at Cost		
Equipment for lease	127,552	20,653
Buildings	2,165	△ 10,187
Vehicles and transport equipment	0	—
Tools, furniture and fixture	3,649	△ 640
Land	3,654	△ 3,068
Construction in progress	2,494	1,941
Total Tangible Fixed Assets	139,516	8,699
Intangible Fixed Assets		
Leasehold rights	15	△ 956
Software	8,785	2,474
Other	251	△ 4
Total Intangible Fixed Assets	9,052	1,513
Investments and Other Assets		
Investment securities	59,987	23,860
Investments in subsidiaries	26,042	20,442
Other equity investments	559	△ 229
Long-term loans	28,252	—
Long-term loans to subsidiaries	7,395	△ 120
Long-term prepaid expenses	3,852	△ 746
Guarantee money deposited	3,210	△ 3,760
Deferred tax assets	1,336	△ 4,053
Other	1,086	△ 1,782
Allowance for doubtful accounts	△ 1,182	1,355
Total Investments and Other Assets	130,538	34,967
Total Fixed Assets	279,107	45,180
Deferred Charges		
Bond issue costs	229	154
Development expenses	1,400	△ 700
Total Deferred Assets	1,629	△ 545
Total Assets	1,155,776	70,427

LIABILITIES		
Account item	Amount	Amount of increase or decrease
Current Liabilities		
Notes payable-trade	1,320	△ 354
Accounts payable-trade	91,220	△ 1,624
Short-term loans	246,348	39,798
Current portion of long-term debt	13,455	5,723
Bonds due redeemable within one year	20,000	△ 20,000
Convertible bonds due redeemable within one year	6,784	6,784
Commercial paper	71,000	△ 73,000
Trade payable from assignment of obligations due redeemable within one year	3,127	△ 2,801
Accounts payable-other	1,442	788
Accrued expenses	23,533	7,168
Income tax payable	22,192	21,993
Deposits received	2,092	△ 258
Unearned income	84	△ 114
Accrued employees' bonuses	1,340	19
Deferred installment income	3,446	17
Other	642	24
Total Current Liabilities	508,030	△ 15,836
Long-term Liabilities		
Bonds	130,000	40,000
Long-term debt	214,924	35,545
Trade payable from assignment of obligations	33,000	△ 5,415
Accrued retirement allowances for employees	6,030	756
Accrued retirement allowances for directors and statutory auditors	439	55
Allowance for losses on guarantee	934	—
Guarantee money received	527	△ 1,286
Other	96	△ 471
Total Fixed Liabilities	385,952	61,645
Total Liabilities	893,983	45,808

SHAREHOLDERS' EQUITY		
Account item	Amount	Amount of increase or decrease
Common Stock	63,667	330
Capital surplus		
Additional paid-in capital	67,078	330
Total capital surplus	67,078	330
Earned surplus		
Legal reserve	3,020	—
Voluntary reserve	99,756	—
Reserved for advanced depreciation of fixed assets	301	—
General reserve	99,455	—
Unappropriated retained earnings at end of year	26,920	21,190
(including net income)	(24,396)	(29,422)
Total earned surplus	129,696	21,190
Appraisal profit or loss on stocks, etc.	4,679	6,076
Treasury Stock	△ 3,329	△ 3,309
Total Shareholders' Equity	261,792	24,618
Total Liabilities and Shareholders' Equity	1,155,776	70,427

Note: Rounded down to the nearest million yen.

Non-Consolidated Statement Of Income

(from April 1, 2003 to March 31, 2004)

(Unit: million yen)

Account item		Amount	Amount of increase or decrease (%)	
Ordinary Profit and Loss Section	Ordinary profit and loss	Operating Revenue		
		Credit cards	59,324	
		Shopping loans	1,275	
		Guarantees	3,229	
		Speciality loans	90,892	
		Agency services	6,531	
		Leases		
		Lease sales	46,771	
		Cost of lease sales	41,162	5,609
		Income from merchandise sales		
		Merchandise sales	2,763	
		Cost of merchandise sales	2,359	403
		Other income		
		Other sales	3,392	
		Other cost of sales	255	3,136
		Financial income		5,321
		Total Operating Revenues	175,725	102.3
		Operating Expenses		
		Selling, general and administrative expenses	123,746	
		Financial cost, net		
Interest expense	6,612			
Other financial expenses	541	7,154		
Total Operating Expenses	130,900	101.7		
Operating Income	44,824	103.9		
Nonoperating Profit or Loss	Nonoperating Income	975		
	Nonoperating Expenses	748		
Ordinary Income	45,051	101.8		
Special Profit and Loss Section	Extraordinary Losses			
	Loss on disposal of fixed asset	213		
	Loss on impairment of fixed asset	664		
	Loss on evaluation of investment securities	1,354		
	Other	470	2,702	
Income before income taxes	42,349	-		
Current	22,322			
Deferred	△ 4,368	17,953		
Net Income	24,396	-		
Loss on treasury common stock		0		
Retained earnings carried forward from preceding year	2,524			
Unappropriated Retained Earnings at End of Year	26,920			

Note: Rounded down to the nearest million yen.

Stocks (as of March 31, 2004)

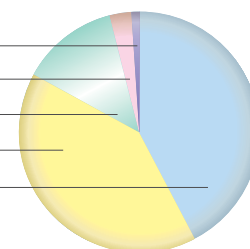
- Authorized capital 300,000,000 shares
- Total number of outstanding shares 171,725,409 shares
- Number of shares for one stock trade unit 100 shares
- Number of shareholders 6,068
- Large shareholders

Shareholder's name	Equity contribution to the Company	
	Number of shares held	Shareholding
The Master Trust Bank of Japan, Ltd. (trust account)	138,577	8.07
Japan Trustee Services Bank, Ltd. (trust account)	124,121	7.23
Seibu Department Stores, Ltd.	116,000	6.75
Mizuho Corporate Bank, Ltd.	81,755	4.76
State Street Bank and Trust Company	59,697	3.48
OM04 SSP Client Omnibus	44,950	2.62
Mizuho Bank	44,788	2.61
The Nomura Trust and Banking Co., Ltd. (investment trust account)	34,922	2.03
Mellon Bank Treaty Client Omnibus	30,676	1.79
Morgan Stanley & Co. International Ltd.	28,448	1.66

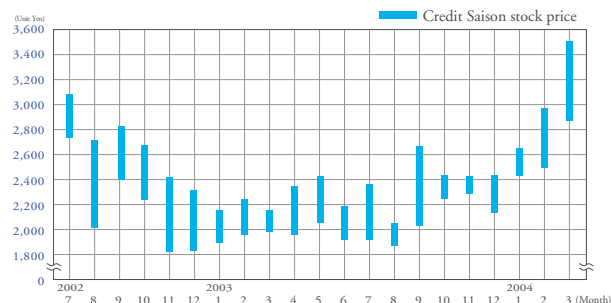
(Unit: 100 shares)

Shareholders composition

- Treasury shares **0.83%**
- Individual **3.16%**
- Others **13.32%**
- Financial institutions **40.49%**
- Foreign corporations **42.20%**



Stock price trend



Corporate Data (as of March 31, 2004)

- Trade name: Kabushiki-Kaisha Credit Saison
- English name: Credit Saison Co., Ltd.
- Incorporated on: May 1, 1951
- Paid-in capital: ¥63,667,723,840
- Number of employees: 1,568 persons
- Scope of business:
 - 1 Brokerage for installment selling (credit sales using credit cards and other means), financing, leasing, credit guarantee and insurance services
 - 2 Total consultation for asset operation and investment
 - 3 Leasing and sales of real estate
 - 4 Sales with cash and credit cards for apparel, house ware, sundries, food materials and other products
- Head office:

52F Sunshine 60 Bldg., 1-1 Higashi Ikebukuro 3-chome,
Toshima-ku, Tokyo 170-6073
TEL: 03-3988-2111 (main switchboard)
Website: www.saisoncard.co.jp
- Board of Directors and Statutory Auditors:

President and CEO	Hiroshi Rinno
Executive Vice President	Shiro Yanagihara
Senior Executive Director	Teruyuki Maekawa
Senior Managing Director	Atsushige Takahashi
Managing Director	Toshiharu Yamamoto
Managing Director	Terutaka Hasuda
Managing Director	Hiromichi Sato
Managing Director	Hidetoshi Suzuki
Managing Director	Kazufusa Inada
Director	Shinji Hojo
Director	Toshiyasu Suganuma
Director	Kenzo Tada
Director	Shigeru Yamada
Director	Mitsuo Yokoyama
Director	Yoshiro Yamamoto
Standing Statutory Auditor	Toshio Sakai
Standing Statutory Auditor	Isamu Sato
Standing Statutory Auditor	Junichi Yamamoto
Statutory Auditor	Atsushi Toki

Guide to shareholder program

Saison permanent points, valid indefinitely, are awarded to our shareholders.

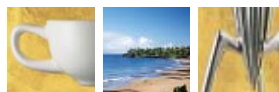
Saison permanent points, valid indefinitely, are awarded to those who were our shareholders and Saison Card members as of the end of March, based on the number of shares held.

* Some cards are not eligible for the Saison Permanent Points Program.

Number of shares held	Number of points awarded
100 shares to below 500 shares	500 points
500 shares to 1,000 shares	1,000 points
1,000 shares or more	1,500 points

The Saison Card comes with the

Saison Permanent Points Program



Saison permanent points can be saved indefinitely, for exchange with wonderful gift items. The program is even better as there is no expiration of the effective period.

For questions regarding the shareholder program, please contact:

General Affairs Section, General Affairs Department,

Credit Saison Co., Ltd. ☎ 03-3988-2111

(Inquiries accepted between 9 a.m. and 5 p.m. on weekdays; closed on Saturdays, Sundays and holidays)

Information for shareholders

- 1 Closing of accounts: March 31
- 2 Ordinary general meeting of shareholders: June
- 3 Record date:
 - Date of record for exercise of rights at Ordinary General Shareholders Meeting: March 31
 - Date of record for cash dividends: March 31
 - Other dates will be announced in advance as necessary.
- 4 Number of shares in a unit: 100 shares
- 5 Transfer agent:

Stock Transfer Agency Department, The Sumitomo Trust & Banking Co., Ltd.
5-33 Kitahama 4-chome, Chuo-ku Osaka

Place where tasks are handled:
Stock Transfer Agency Department, The Sumitomo Trust & Banking Co., Ltd.
4-4 Marunouchi 1-chome, Chiyoda-ku, Tokyo

Mailing address and contact phone number:
Stock Transfer Agency Department, The Sumitomo Trust & Banking Co., Ltd.
1-10 Nikko-cho, Fuchu, Tokyo 183-8701
(When requesting forms for change of address and others: ☎ 0120-175-417)
(For other referrals: ☎ 0120-175-417)

Website: www.sumitomotrust.co.jp/STA/retail/service/daiko/index.html

Locations of agent: The Sumitomo Trust & Banking Co., Ltd., the head office and branch offices nationwide
- 6 Media for public notice: Nihon Keizai Shimbun (newspaper) issued in Tokyo