



Credit Saison is the official  
Sponsor of National Football Team

# FY2011 2<sup>nd</sup> Quarter Management Report



# AGENDA

- ◆ **FY2011 First Half Business Highlights**
- ◆ **FY2011 First Half Financial Report**
- ◆ **Medium-Term Management Strategy/  
Priority Policies, FY2011 Second Half**
- ◆ **Current State of the Domestic Card Market  
(Reference Material)**

This report contains forward-looking statements that reflect our plans and expectation. These forward-looking statements are not guarantees of future performance and known and unknown risks, uncertainties and other factors that may cause our actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.



# Main Topics of the First Half of 2011 Fiscal Year

April	<ul style="list-style-type: none"><li>▪ Split Sogo・Seibu Card business to Seven CS Card Service Co., Ltd.</li></ul>
June	<ul style="list-style-type: none"><li>▪ Start of issuing prepaid cards, “NEO Money”, specialized in overseas use by foreign travelers.</li><li>▪ Start of service alliance with “Expedia”, one of the largest online travel sites in the world</li></ul>
July	<ul style="list-style-type: none"><li>▪ Forming an alliance with Seven &amp; i group in point program<ul style="list-style-type: none"><li>-Provision of an advantageous feeling and convenience to card members by making permanently usable points exchangeable with nanaco points</li></ul></li><li>▪ Strengthening Internet sales of insurance products by Lifenet Insurance Company/Saison Automobile &amp; Fire Insurance Co., Ltd. that create innovation in the insurance industry</li></ul>
August	<ul style="list-style-type: none"><li>▪ Forming an alliance with China Union Pay and developing China Union Pay transaction affiliated stores centering on a high quality affiliation network</li><li>▪ Alliance with "Regus" to deploy a membership business lounge service</li></ul>
September	<ul style="list-style-type: none"><li>▪ Launch of a joint investment business between 3 companies together with REVAMP and the Development Bank of Japan<ul style="list-style-type: none"><li>- Investment in Pretzels Japan Co., Ltd..</li></ul></li></ul>



1. Financial Results
2. Revision of Full Year Financial Forecasts
3. Results by Business Segment
4. Contributions by Consolidated Companies
5. Main Indices (Non-Consolidated)
6. Influence of Split of Seven CS Card Business
7. Cash Advances
8. Credit Risks (Uncollectible Receivables/  
Interest Repayment)
9. Financial Indices
10. Influence of the Earthquake





# 1. Operating Results

(¥ billion)

		FY2010 2 <sup>nd</sup> Quarter	YoY (%)	FY2011 2 <sup>nd</sup> Quarter	YoY (%)	FY2011 (Estimate)	YoY (%)
Consolidated	Operating Revenues	145.2	92.7	127.5	87.8	257.0	90.0
	Ordinary Income	17.6	92.0	24.9	141.7	42.5	125.9
	Quarter Net Income	9.9	115.1	17.5	175.7	25.0	194.9
	Earnings per Share (¥)	54.27	113.5	95.37	175.7	136.14	194.9

Non-consolidated	Operating Revenues	122.4	93.4	105.4	86.2	213.0	88.9
	Ordinary income	13.1	80.2	20.2	154.2	35.0	121.9
	Quarter Net Income	6.4	88.9	13.6	210.5	20.5	269.9

※YoY(%) of FY2011 2Q Operating Revenue excluding influence of Seven CS is 90.5% (Consolidated) / 89.3% (Non-consolidated).



## 2. Revision of Full Year Financial Estimate

(Unit: billion Yen)

		Initial Estimate (Published on May 14) (A)	New Estimate (B)	Difference (B-A)	Reasons for the revision
Consolidated	Operating Revenues	261.0	257.0	(4.0)	▪ Profit from card shopping fell below the plan due to the earthquake.  ▪ Provision for losses on accounts receivable decreased due to the improvement of claim contents and the calming down of claims handled by third party.
	Ordinary Income	30.0	42.5	+12.5	
	Net Income	17.0	25.0	+8.0	
Non-consolidated	Operating Revenues	216.0	213.0	(3.0)	▪ The suppression of costs from cost reductions progressed.
	Ordinary Income	23.0	35.0	+12.0	
	Net Income	13.0	20.5	+7.5	



# 3.Results by Business Segment

(¥ billion)

	Operating Revenues			Operating Income		
	FY2010 2nd Quarter	FY2011 2nd Quarter	YoY (%)	FY2010 2nd Quarter	FY2011 2nd Quarter	YoY (%)
Credit Service	118.0	99.9	84.6	6.9	14.2	204.5
Lease	7.2	7.3	102.1	2.5	1.8	74.1
Finance	7.8	7.6	97.5	3.2	3.5	109.1
Real Estate-related	5.8	6.7	117.0	(0.1)	1.0	—
Entertainment	7.1	6.4	90.8	1.0	1.1	107.2
Total	146.0	128.2	87.8	13.6	21.9	160.1
Inter-segment Transactions	(0.7)	(0.6)	—	(0.0)	(0.0)	—
Consolidated	145.2	127.5	87.8	13.6	21.8	159.6

# 4. Contribution to Consolidated Results

Ordinary income: Difference between consolidated and non-consolidated figures

	Non-consolidated	Consolidated	Difference
<b>Ordinary income</b>	¥20.2billion	¥24.9billion	¥4.7 billion

Contribution to consolidated results

Major consolidated subsidiaries	Contribution to ordinary income
<b>Atrium Group</b> ・Atrium Co., Ltd.(liquidation of real estate) ・Atrium Servicing Co., Ltd. (servicing business) ・AIC (liquidation of real estate)	¥580 million
<b>Saison Fundex Group</b> ・Saison Fundex Corp. (loans) ・House Planning Co., Ltd. (real estate)	¥1,050 million
<b>Concerto Inc.</b> (entertainment business)	¥1,680 million
<b>JPN Holdings Co., Ltd.</b> (servicing business)	¥80 million

Major equity-method affiliates	Contribution to ordinary income
<b>Idemitsu Credit Co., Ltd.</b> (credit card business)	¥540 million
<b>Saison Information Systems Co., Ltd.</b> (information processing)	¥340 million
<b>Resona Card Co., Ltd.</b> (credit card business)	¥210 million
<b>Seven CS Card Service Co., Ltd.</b> (credit card business)	¥200 million





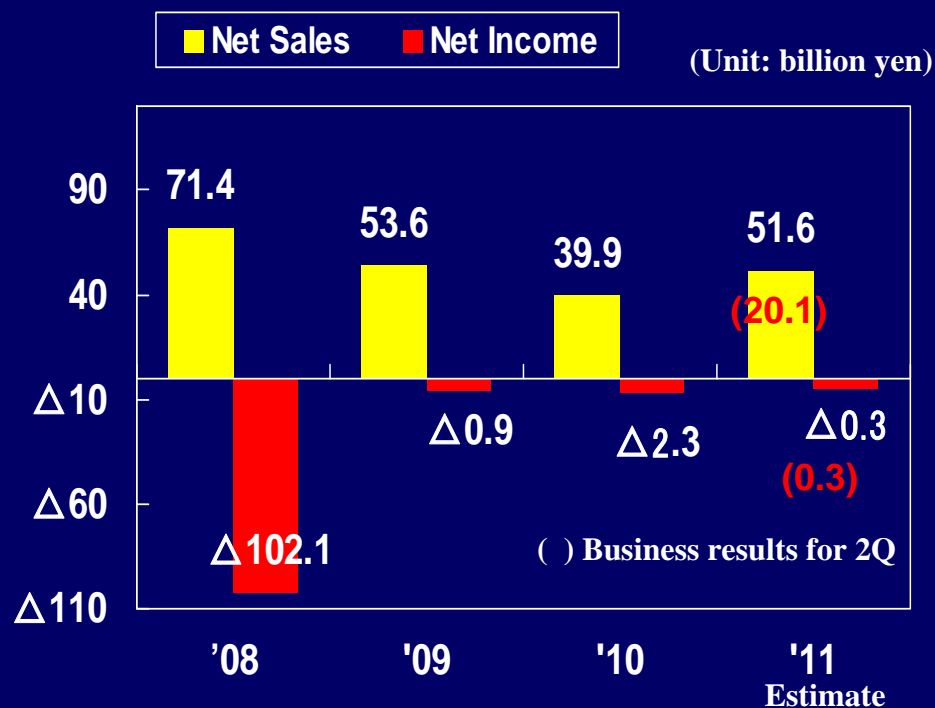
# (Reference) Progress of Atrium Reorganization Plan

- Enforce purchase of small properties and improve the portfolio of the assets steadily

## 1<sup>st</sup> Half Business Results

- Realization of sales of the real estates for 12.9 billion yen (214 units) centered on small / medium size properties.
- Large size properties are stagnated due to the Earthquake.

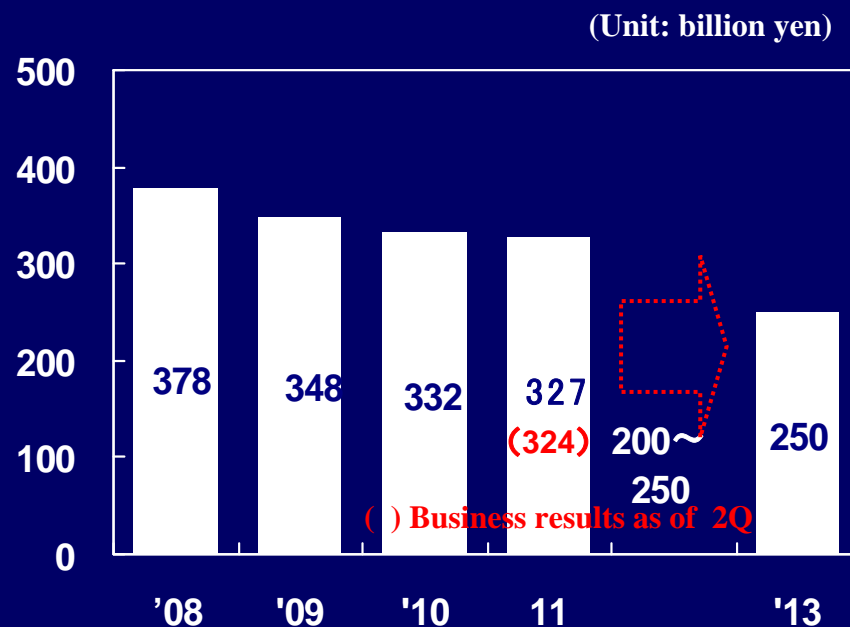
## Assets reduction/plan for and results of operating performance



## Real estate exposure

(Inventories + Guarantor's claim

+ Mortgage loan guarantee)





## 5. Main Indices (Non-consolidated)

	FY2010		FY2011		FY2011		
	2 <sup>nd</sup> Quarter	YoY (%)	2 <sup>nd</sup> Quarter	YoY (%)	(Estimate)	YoY (%)	
New Applications (millions)	1.40	89.7	1.23	87.8	2.60	101.2	
New Card Issued (millions)	1.11	85.1	0.93	83.8	2.10	99.0	
Total Cardholders (millions)	28.38 (+0.09)	100.3	24.89 (△3.49)	87.7	25.6 (△ 2.74)	90.3	
Active Cardholders (millions)	14.55 (+0.22)	101.6	12.86 (△1.69)	88.4	13.3 (△1.40)	90.5	
Transaction Volume (¥ billion)		2,170.0	98.5	1,800.4	83.0	3,810.0	88.1
	Card Shopping	1,949.7	103.7	1,663.3	85.3	3,540.0	89.5
	Cash Advances	220.2	68.2	137.0	62.2	270.0	72.7

(Unit: million cards, million people, ¥ billion)

Figures in parentheses are changes from end of FY2010

## 6. Effects of the Split of the 7 CS Card

Contributions from the 7CS card business to consolidated profit is expected in medium term.

■ Card transaction volume and balances excluding the effects of the split of the 7CS card  
(Unit: billion Yen, %)

		FY2011	
		2 <sup>nd</sup> Quarter	YoY(%)
Card Transaction Volume		<b>1,800.4</b>	<b>98.6</b>
	Card shopping	<b>1,663.3</b>	<b>102.5</b>
	Cash advances	<b>137.0</b>	<b>67.5</b>
Shopping revolving balance		<b>262.9</b>	<b>103.6</b>
Cash advance balance		<b>326.6</b>	<b>73.2</b>

FY2011	
(Estimate)	YoY(%)
<b>3,810</b>	<b>104.8</b>
<b>3,540</b>	<b>107.4</b>
<b>270</b>	<b>78.9</b>
<b>280</b>	<b>106.5</b>
<b>300</b>	<b>79.9</b>

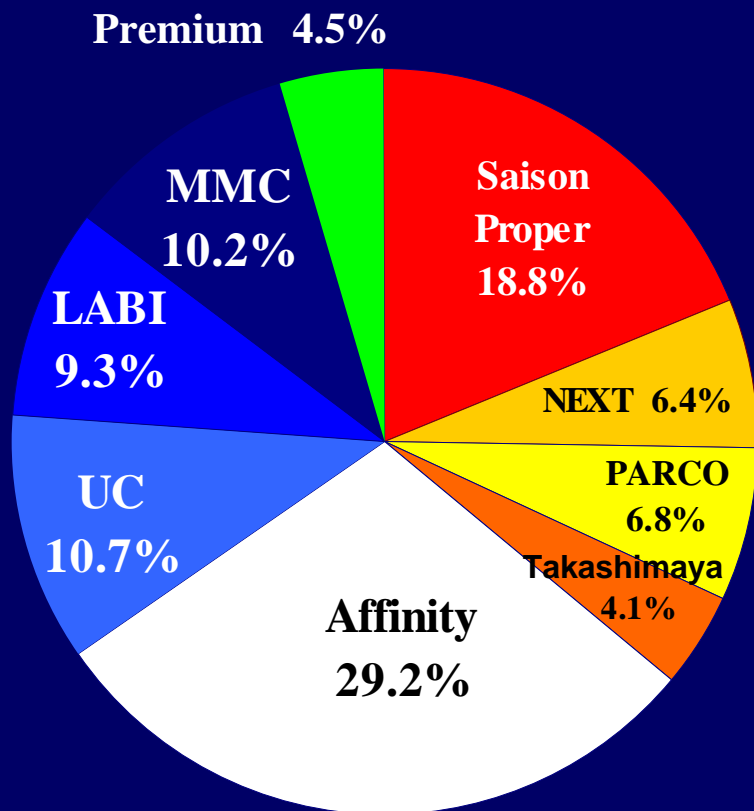
■ Effects on profit and loss by stock transfers (current fiscal year only)

Stock transfer profit    Approx. 7.1 billion yen (Extraordinary income), Taxes -5.6 billion yen

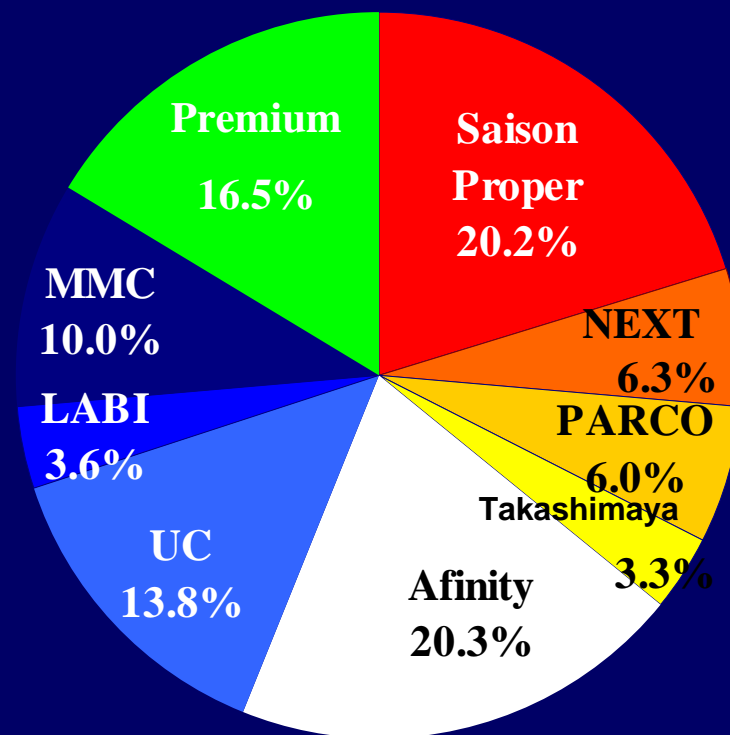
# ≡≡≡ (Reference) Share of Cards

The transaction volume per card for premium cards is 4 times that of the other cards.

## 【Share of Total Cardholders】



## 【Share of Shopping Transaction Volume】



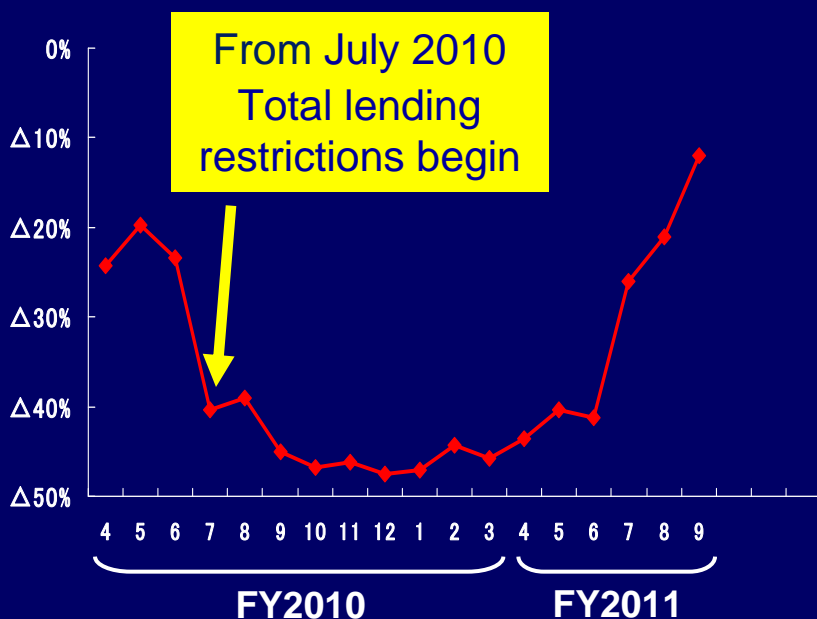
※Premium includes Saison & UC GOLD/Platinum cards and AMEX Blue cards

## 7. Trends of the Cash Advance Business

Effect of total lending restrictions was relaxed and transaction volume/balance diminution tended to slow

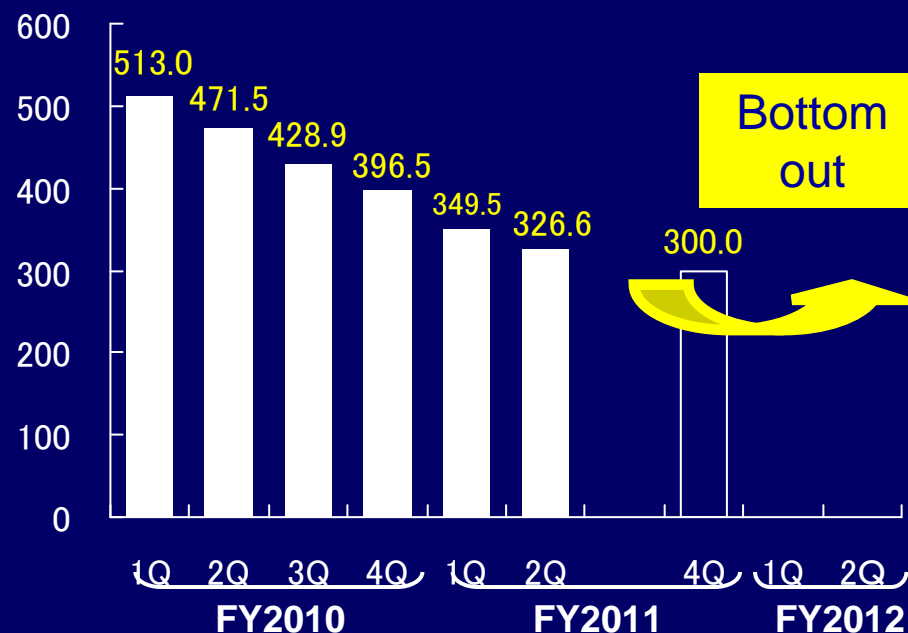
The cash advance transaction volume in September was minus 12% YoY, the balance was minus 27% YoY

### Transaction volume transition



### Balance change

(Billion yen)



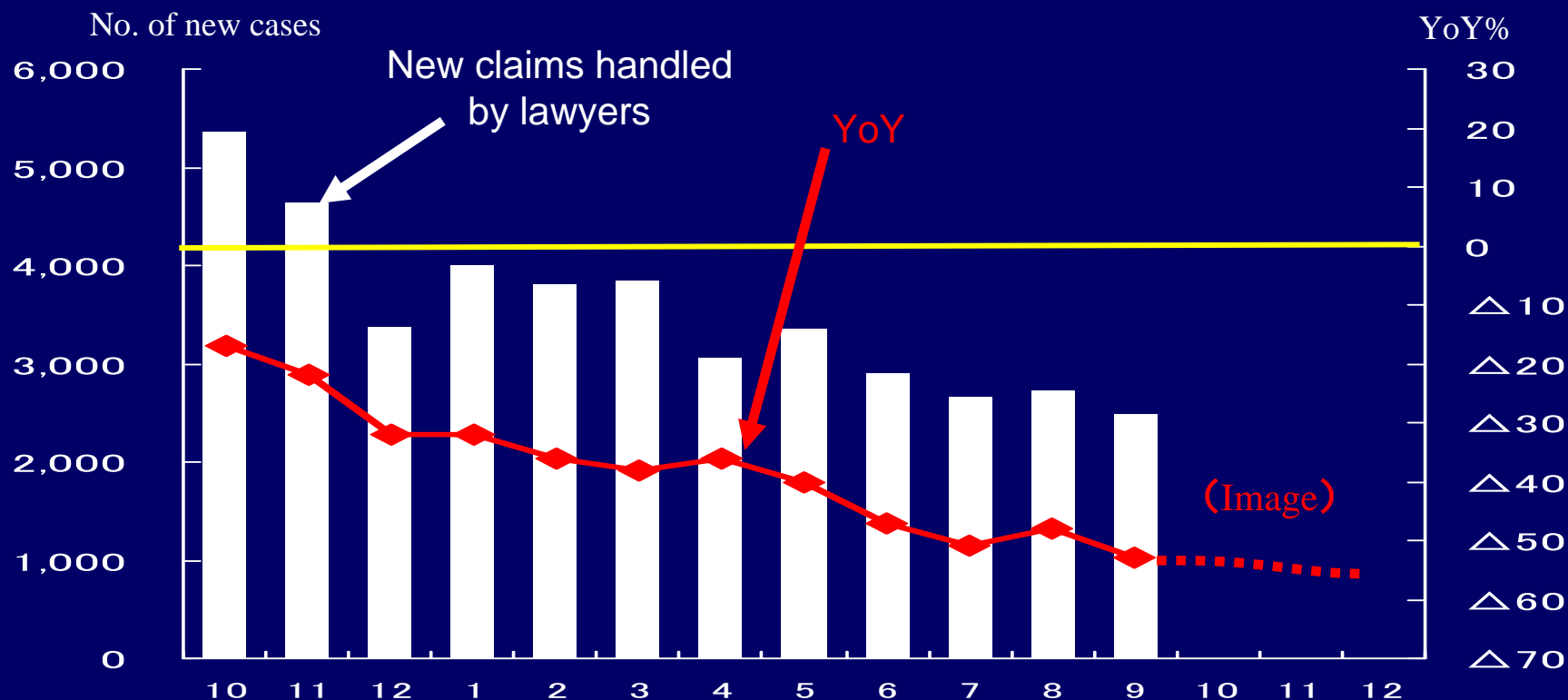
**Recovery of transaction volume from the 4Q of this fiscal year and bottoming out of the balance within 6 months are expected.**



# 8(1) Forecast for claims handled by lawyers

Monthly number of new claims handled by lawyers decreased more than half year on year.

## ■ Trends in new interest repayment of claims handled by lawyers



Kabarai Claims is in the decreasing trend and expected to go to the ending.

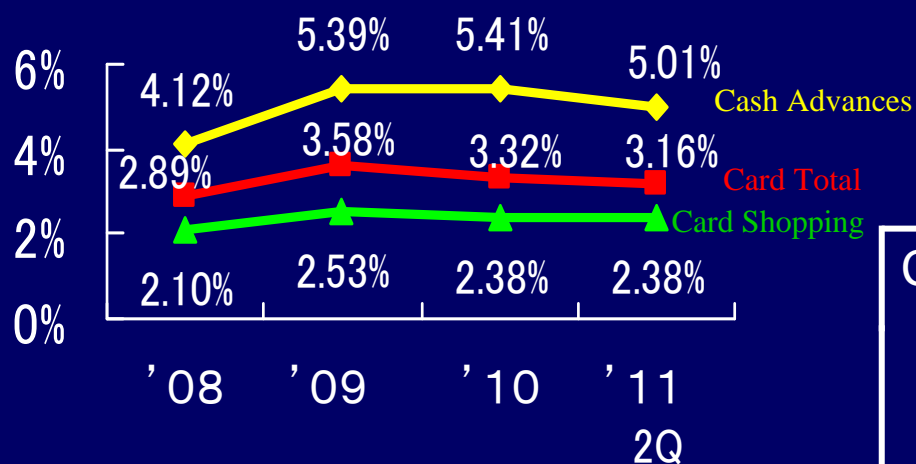


# 8(2) Delinquency ratio/Credit cost/Provision for loss on interest repayment

Credit cost decreases by 24% from the original plan due to improvement of assets quality.

## ■ Delinquency ratio (over 90 days) ■ Credit cost results and estimate

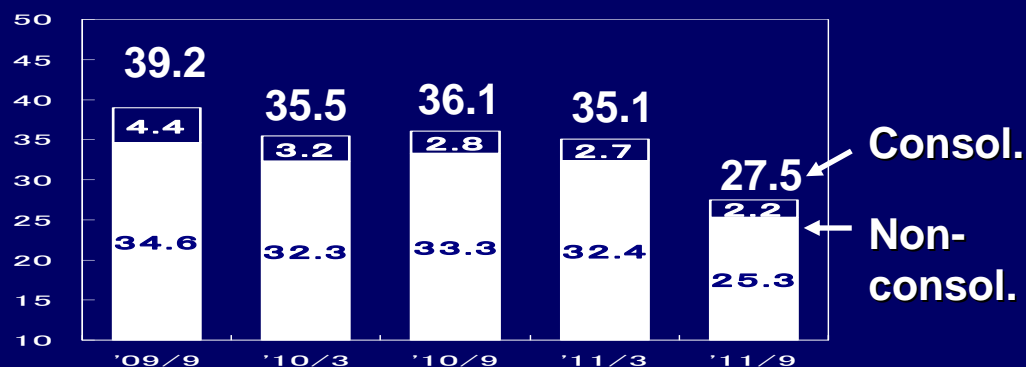
(Unit: billion yen)



	2nd Quarter	Full Year Estimate		
		Initial Estimate	Revised Estimate	Difference
Credit Cost	14.6	45.0	34.0	(11.0)
Interest Repayment Cost	1.4	4.8	3.4	(1.4)

## ■ Trend of provision for loss on interest repayment

2nd Q Results	Non-Consol.	Consol.
Reversal	(8.5)	(9.5)
Provsion	+1.4	+1.9
Balance increase	(7.1)	(7.6)





## 9. Financial Indices

Improve asset efficiency and the shareholders' equity ratio rises to 16.5%

(¥ billion)

	Consolidated		Non-consolidated	
		change from end of FY2010		change from end of FY2010
Shareholders' Equity	356.5	+11.3	327.6	+7.3
Total Assets	2,159.5	(71.7)	2,055.6	(42.1)
Shareholders' Equity Ratio	16.5%	+1.0%	15.9%	+0.6%

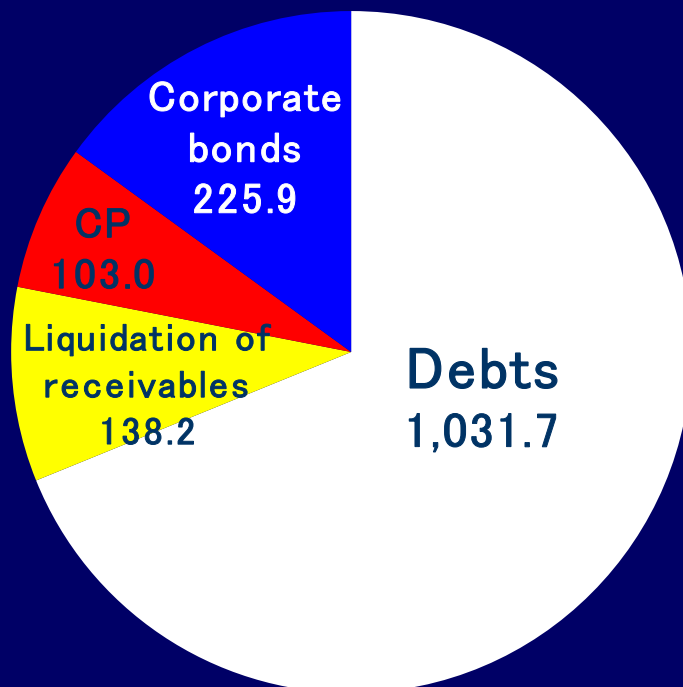


# (Reference) Fund Structure

(Unit: billion yen)

【Consolidated】

Total Balance:  
**1,498.8**



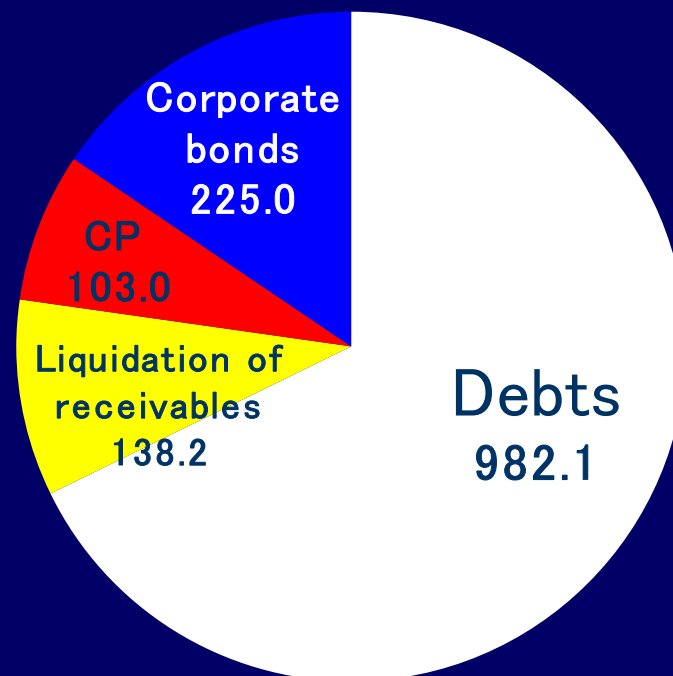
Long Term Ratio : 78%

【 Rating 】

**R&I A<sup>+</sup>**

【Non-consolidated】

Total Balance:  
**1,448.3**



Long Term Ratio : 77% Fixed Ratio : 67%

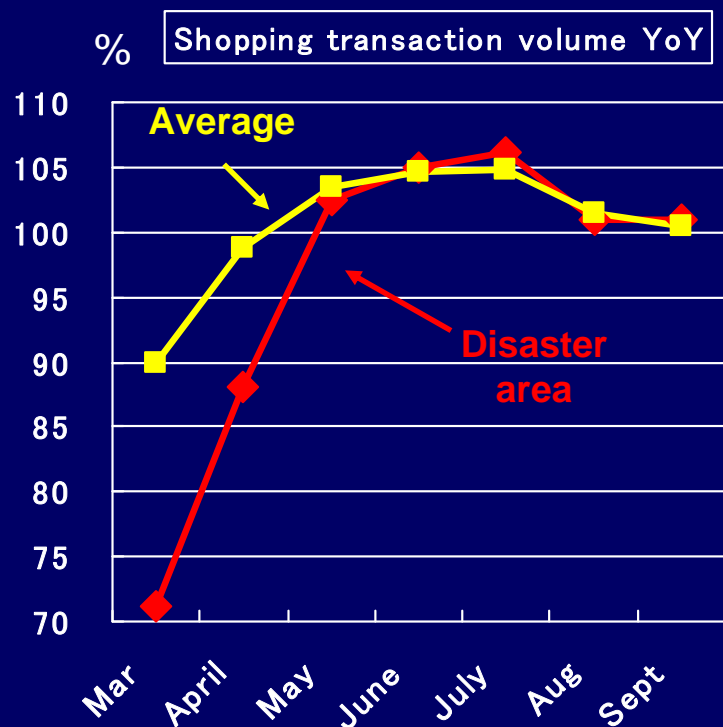
Average funding period of Corporate bonds/Long term loan : 3 years



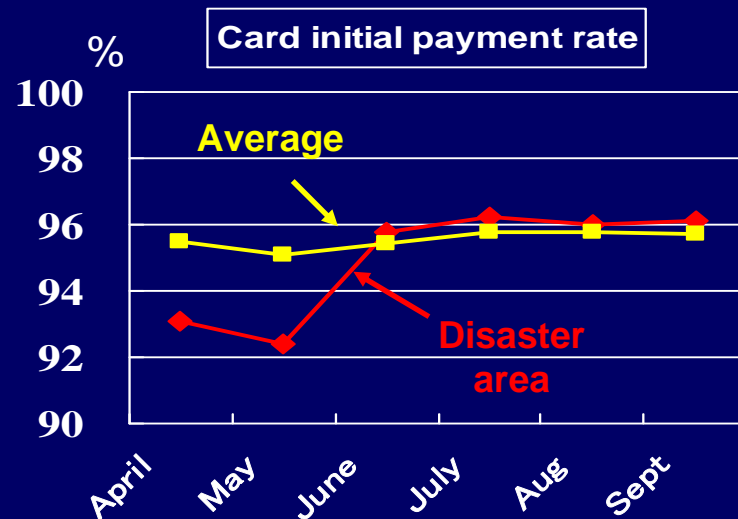
# 10. Effect on Operations/Claims by the Earthquake

Card use normalized in June, and the occurrence of risk monitored loans was also negligible.

## ■ Shopping transaction volume trend in the disaster area



## ■ Credit risk situation of the disaster area



First half credit amortization amount : Approx. 0.4 billion yen

Card credit 0.3 billion yen

Guarantor's claim of credit guarantees 0.1 billion yen

Lease receivables 0.01 billion yen

A review of the 11.4 billion yen provision for loss on disaster will be determined after the trends of credit risk until the end of fiscal year are assessed.



# Business Strategy

**I . Medium-Term Strategy,  
Competitive advantages and  
characteristics of our company**

**II . Priority Policies, FY2011 Second Half**

# Medium-Term Strategy ~ Collaborative Management ~

Development of Saison  
American Express Card  
channel

Companies with affluent  
customer base

## Strategic Investment Partners

Investment banks,  
securities companies

## Finance Business Partners

Lease service • Credit guarantee  
Affiliated “Flat 35”  
mortgage lenders

## Settlement Platform Partners

Mobile phone Prepaid card  
E-money Settlement service

## Service Partners

Mileage services Insurance  
T&E services  
Asset management



Grow to be the  
No.1 company  
in the cashless  
settlement market

## Card Issuing Partners

Department stores Supermarkets  
and Convenience stores Specialty  
retailers Consumer electronics  
stores Telecommunications  
Financial institutions Railway  
Travel Education Culture

Environment conservation  
supporting sports  
and cultural activities

Akagi Nature Park  
Japan Football Association etc.

## Group Management Partners

Real estate Loans  
Temporary staffing Processing  
Systems Entertainment

## Internet Business Partners

EC Sites Auctions Music  
Coupons etc.

## Credit Card Joint Ventures

Idemitsu Kosan Co., Ltd.  
Takashimaya Company, Limited  
Shizuoka Bank, Ltd.  
Resona Holdings, Inc.  
Yamada Denki Co., Ltd.  
Daiwa House Industry Co., Ltd.  
Seven & i Group

**We shall clearly define our management strategy as “corporate management” which fully utilizes strategic advantages that we have acquired through past business, and we shall become a leader in all fields**



## (1) Expansion of Operating revenue ~ Strengthen the business to expand market share ~

- ① Create card development channels by using the new **SAISON AMERICAN EXPRESS CARD** as a strategic advantage.
- ② Establish settlement platform for overthrow the cash settlement, strengthen acquiring.
- ③ Strengthen fee business by expanding net members.
- ④ Cultivate marketing / advertizing business.
- ⑤ Strengthen finance business.

## (2) Streamlining business structure ~pursue cost management~

- ① Establish industry top-level bad debt management / collection scheme.
- ② Increase overall business efficiency by utilizing web and IT
- ③ Cultivate marketing/advertising business which utilizes customer information (card purchase history, research information)

## (3) Efficient allocation of resources ~improvement of balance sheet~

- ① Increase efficiency of group assets and capital; rational reallocation of group management resources
- ② Clarify strategic investment business and take dynamic response
- ③ Through increased income of affiliated companies, maximize consolidate corporate value



# Competitive advantages and characteristics of our company

## **(1) Customer base of 36 million people**

Creditability with 35.3 million people with two brands of SAISON and UC including agency services for joint venture companies.

A customer base with highly valuable operation performance, attributes, areas, and spending habits.

## **(2) Permanent points**

The only point program (point balance of 68.2 billion yen) in the industry with no expiry date, and the provision of various services.

## **(3) Business development /creditability/ collection capability**

Construction of consistent system and accumulation of knowhow from the card development power of 2.5 million to 3 million cards yearly to the activation of card use and creditability/collection capability.

## **(4) AMEX Brand**

Utilization of domestic exclusive service rights of four kinds of high status "AMEX brand" cards among card brands.

## **(5) Net business**

Operation of the 6.25 million Internet members and the "Eikyufumetsu.com" Internet shopping site  
Deployment of card development from the website

## **(6) Alliance network**

An alliance network encompassing a range of 200 or so top-rated companies and crossing the boundaries of industrial groups, including companies in such industries as distribution, finance, communication, transportation, and various service industries.

## Expansion of the customer base by new card cultivation channel development

### ■ First half results

- Expansion of the AMEX brand share **New card issuance share 46% (YoY+22%)**
- New service affiliation of AMEX card  
Expedia, Regus, PARCO, SoftBrain, etc.

### ■ Second half AMEX measures development points

- All employees are aware of AMEX brand expansion in all channels and individual employees are sales representatives
- Further promotion of service affiliations (retail, membership organizations, B to C companies)
- To ensure the approach to develop areas (Trading companies/financial institutions)
- Direct channel development in external facilities such as commercial facilities with the ability to attract customers
- Promotion of acquisition by new channels and techniques in the Web area

Aim for a 30% share of shopping transaction volume for the AMEX brand

[FY2014 target] Achievement of a shopping transaction volume of 1 trillion yen  
(470% of the 2009FY)

# New Services/Additional Privileges



## PLATINUM

Annual fee:  
21,000 yen



## GOLD

Annual fee:  
10,500 yen

### \* Main privileges of the Platinum card/Gold card

- Priority pass : free registration (usual annual fee is 399 U.S. \$) (Platinum), registration system (separate expenses to be paid) (Gold)
  - Free baggage delivery service: offered for both ways (Platinum), offered for return only (Gold)
  - Premium golf service: (Platinum) : Annual fee 10,500 yen
  - "Businessworld" business lounge service developed by Regus (Domestic 8 cities/25 locations, 500 cities across the world/1,100 locations) => 1 year free
  - Hotel/tour reservations with the world's largest online travel site "Expedia"
- => 8% discount for hotels, 3,500 yen discount for tours



## BLUE

Annual fee:  
3,150 yen



## PEARL

Annual fee:  
First year is free of charge  
(In the second year or later, the annual fee is also free of charge when the card is used)

### \* Privileges of the Blue card/Pearl card

- Free baggage delivery service: (Blue): offered for return only
  - On-line protection : reimbursement provided
  - Hotel/tour reservations with the world's largest online travel site "Expedia"
- => 5% discount for hotels, 1,500 yen discount for tours



# Action Plans for the second half of 2011 (2) Net Business

Expansion of the fee business by "existing business cultivation" and "new business development"

## ■ Expansion of Internet card holders/Web billing

- Acquire by applying at the same time as when applying for a new card
- Establishment of registration channels with smartphones

## ■ Expansion of affiliated profits focused on eikyufumetsu.com

- First half transaction volume of eikyufumetsu.com is 23.2 billion yen with the effect of the toolbar introduction (Year on Year +34%)  
-Aim for a further increase in the recognition level by using mass advertising and social media

## ■ Cultivation of customer information business

- Marketing data sales using the most recent/detailed customer attributes and activity history/purchase history
- Advertising business using Web media such as web billing with a high rate of browsing by Internet card holders

	<u>1st Half Results</u>	<u>YoY(%)</u>	<u>Current Target</u>	<u>YoY(%)</u>
No. of Internet card holders	6.25 million card holders	129%	8 million card holders	114%
eikyufumetsu.com transaction volume	23.2 billion yen	134%	47 billion yen	127%
Contribution margin	1.4 billion yen	213%	3.3 billion yen	133%



# Concept Diagram of Internet-Based Business

## Use points

Appropriation for shopping payment   exclusive internet items   Permanently usable points settlement etc.

## Expansion of profits

- Affiliate revenue
- Sale of marketing date
- Advertising business using Credit Saison Internet media

## Net business alliances

- Obtain Net members from leading Internet companies  
DeNA, GREE  
Ameba   etc.

## Net members

Update and enhance  
customer information

Cardmembers

Non-  
cardmembers

Membership  
type change to  
Net member

Membership  
type change to  
Net member

Membership  
type change to  
cardmember

Download the toolbar through  
unnecessary Eikyufumetsu.com

## Cost reduction

- WEB billing  
/ Information magazine
- Acquire cards via internet
- Net deposit
- Receipt of account  
/ details modifications

## Cardmembers

- Regular subscription
- Web card subscription
- Subscription from  
Mobile phones

## Save points

Opening the service to everyone over the age of 16

永久不滅.com



Shopping



Request



Auctions



Surveys



Music and movies



Walk



Word of mouth



Search



Coupons



Games



## Establishment of settlement platform based on credit cards

### ■ Strengthening of China Union Pay acquiring

- Propose the introduction of China Union Pay to close clients issuing affiliated credit cards with high activity rates

### ■ Development of prepaid cards

- Strengthen alliances with the travel agency (REALNET INC.) and increases sales of "Neo Money"
- Introduction of a new all-purpose/virtual type prepaid card (scheduled for March 2012)

### ■ Development of new services using the customer base/points

- Point affiliation with Seven & i  
Provide an advantageous convenience to card members by making nanaco points exchangeable with permanently usable points
- Revitalize the use of cards by affiliating with Yahoo  
By registering Yahoo wallet and collaborating with settlement companies, improve the basic performance/service of cards such as allowing direct settlement in EC shops by using Permanently Usable Points.
- Launch the Net shopping settlement service with Permanently Usable Points  
Aim for the participation of 100 companies this fiscal year in addition to Seven Net Shopping and GROUPON Japan.

# Action Plans for the second half of 2011(4) Financial Business

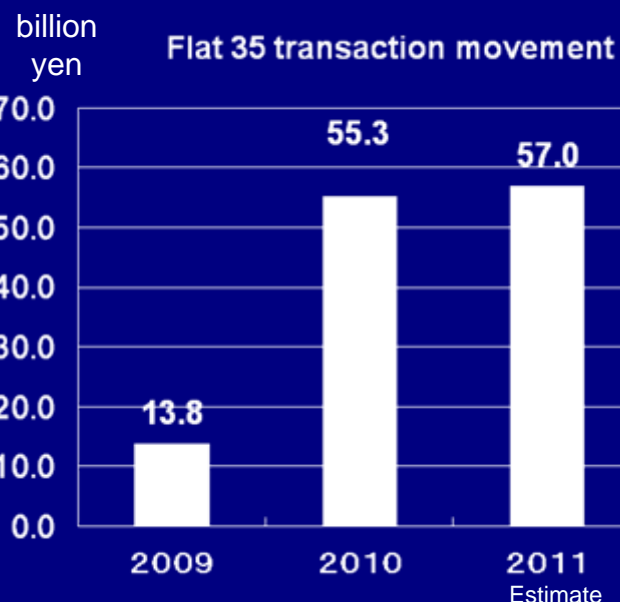
Loan enterprise: Strengthening of profits by expansion of “flat 35”

## ■ Strengthening of flat 35 sales

- Coordinated strengthening with large real estate companies
- Acquisition of house offers using bridge financing and expansion of the agency network
- Review the plan at the beginning of the current fiscal year in response to the early end of the 1% preferential interest rate

Target for FY2011: 2,100 subscriptions (107% YoY)

Transaction volume 57 billion yen (103% YoY )



## ■ Promotion of the financial business

- Accumulation of the balance of loan receivables using the relationship with arrangers such as non-recourse loans, etc.
- Promotion of mortgage-backed lending as capital for real estate agents to purchase property for their inventory

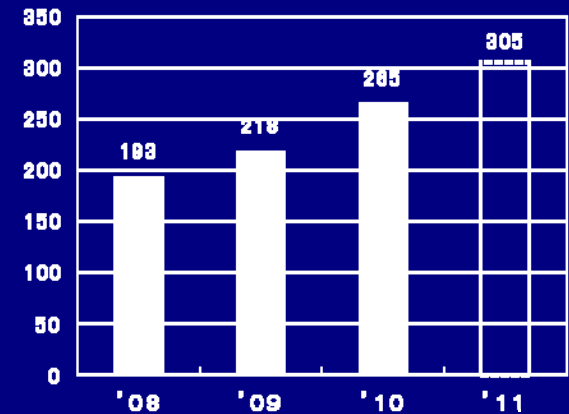
## Action Plans for the second half of 2011 (4) Financial Business

Credit guarantee business: Promotion of guaranteed products for individual business owners

- Setting of guarantee fee rate based on the credit level of the customer
- Strengthening of the new affiliation approach to credit unions
  - Sticking close to the regions, and promoting oligopolies in the target area
- Balance accumulation by activating existing partners
  - Provision of consumer loan products corresponding to the type of business

Guarantee balance target at the end of the current fiscal year 159.3 billion yen (YoY 102%)

Change in partners



Lease business: Accumulation of transaction volume/balance by alliances with new sales companies

- Launch the handling of full-scale sales with Fuji Xerox, Ricoh, and Daikin.
  - Establish a business system corresponding to area characteristics in the sales company's base
- Rental development matching market needs focusing on specific products
  - Efficient sales development focusing on high needs products such as LED related products, etc.



## Action Plans for the second half of 2011 (5) Transformation of the structure of the enterprise

Thoroughly eliminate waste, and realize better-than-planned cost reductions

- Reduce utility expenses with power saving measures and promote business optimization
- Promote Web billing according to the expansion of Internet card holders
- Enhance efficiency of processing

Achievement of the most suitable operation service satisfying customer needs

- Creditability measures to expand quality credit while suppressing risk
- Strengthening of credit management and the claim collection system

System operation reform

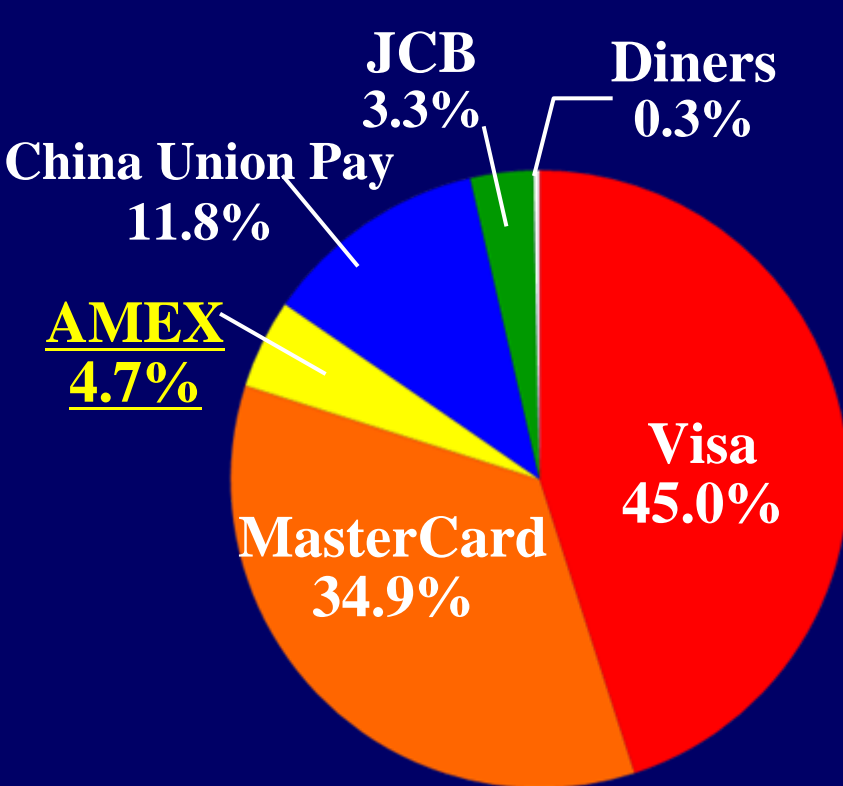
- Improvement of additional value expense rate
  - Enhance efficiency by 30% to Introduce the next system release (second half of FY2012)



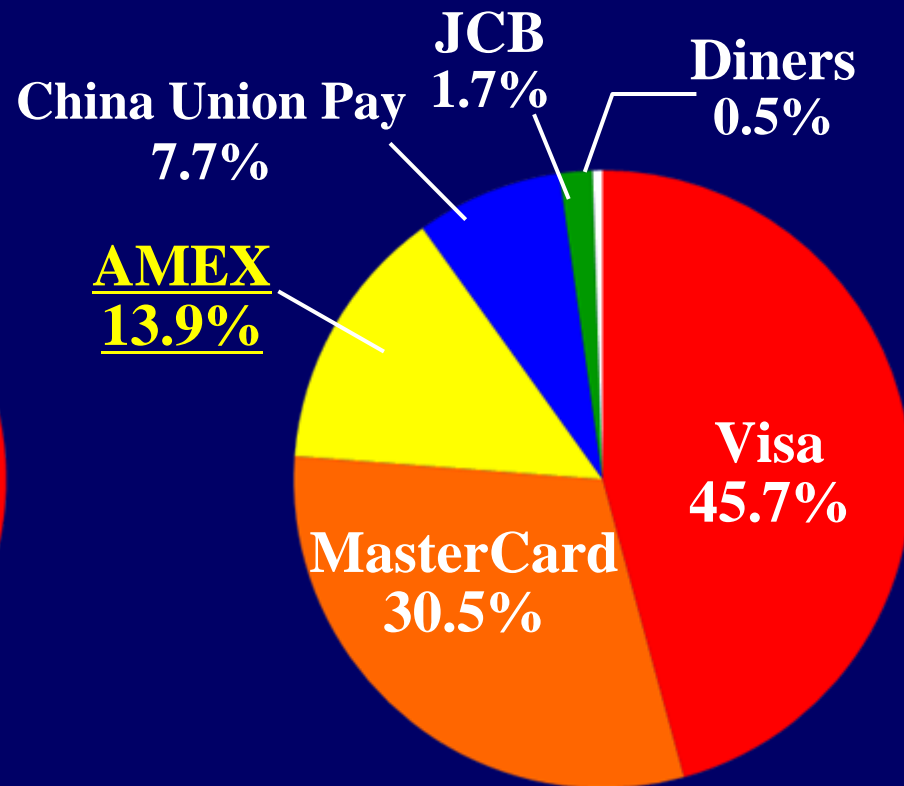
# (Reference) Overview of card market

[ FY2010 ]

Card Members



Card shopping transaction volume



(Unit: Dollars)	Visa	Master	AMEX	Union Pay	JCB	Diners	Average
Usage amount per member	2,638	2,267	7,710	1,686	1,359	4,417	2,597

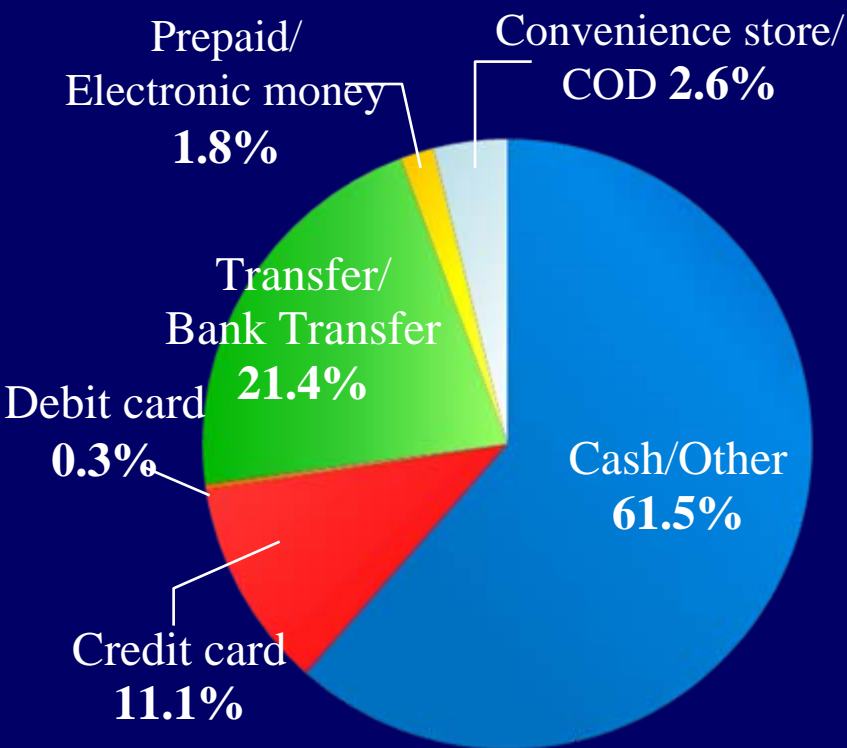
※Source: NILSON REPORT (Credit card only)



# (Reference) Current status of settlement methods in Japan

< 2009 >

**280.3** trillion yen (nominal)



## Amount of currency circulating for major countries (as of the end of 2009)

※Conversion rate (end of 2009) : 1 dollar = 92.43 yen

	Amount of currency circulating		Circulation amount per citizen		Card settlement ratio
	Billion dollars	1 trillion yen	Dollars	10,000 yen	
Japan	925.1	85.5	7,255	67.1	11.1%
America	928.2	85.8	3,021	27.9	24.0%
Europe	1,194.6	110.4	3,630	33.6	—
Korea	31.9	2.9	654	6.0	52.6%

※Source: Tabulated by our company based on information from Cabinet Office, Ministry of Economy, METI, NCB New Payment Report, Abeam Consulting, financial documents of convenience stores, Nomura Research Institute, BIS

- Japan has always been known as a cash society. The amount of currency circulating per citizen is the greatest among advanced countries.
- Compared to the West, Japan has widespread use of automatic salary transfers and direct account withdrawal for utilities, as well as plentiful ATM facilities. Convenient withdrawal/deposit of cash and convenient cash payment has contributed to the creation of a cash society.



# Reorganization of the Domestic Credit Card Industry

Mizuho  
FG



WAON

Credit Saison



Resona  
HD



nanaco



Japan Post Bank



Sumitomo Mitsui FG



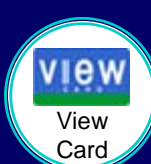
NTT DoCoMo



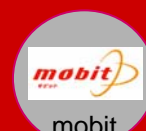
Rakuten



JR Group



Mitsubishi UFJ FG



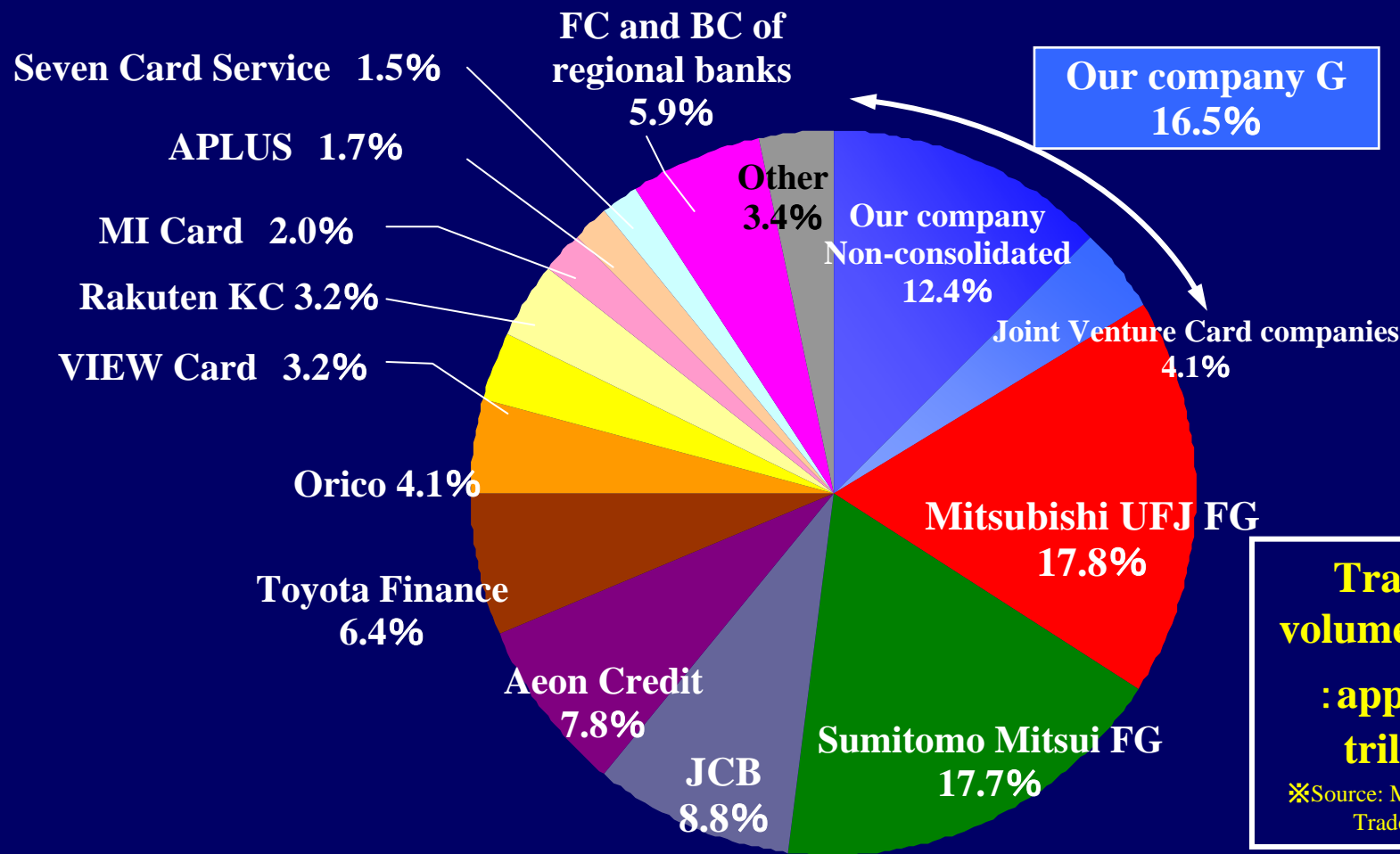
Others





# Domestic market share (shopping transaction volume)

## Card shopping transaction volume (issuer base) [2010 fiscal year]



**Transaction  
volume in FY2010  
: approx. 31.9  
trillion yen**

※Source: Ministry of Economy,  
Trade and Industry

※Calculated by our company's independent estimation methods on the basis of each company's officially announced calculations, etc.

※As a rule numbers are given for each company on non-consolidated basis (excluding overseas card members); both FC and BC of all brand companies (more than 120) are calculated as "FC and BC of regional banks"

※Investment destinations of our company: Idemitsu Credit, Resona Card (a part of the Saison brand), Takashimaya Credit, Shizuoka Bank Saison Card, Daiwa House Group

Based on trends in visitors during the previous year, we have changed the days on which the park is open to spring, summer and autumn. This schedule is in conjunction with peak periods in nature, and will allow more people to enjoy beautiful and rich nature.

Cooperation from participating corporations will be increased from the previous year. We shall seek to increase the number of visitors by deepening partnerships with municipal government, educational institutions and corporations.

## ● Operation Schedule

Open 155 days in the year (increase of 3 days from last year)

- Open : Spring: April 8th (Fri.) to June 5th (Sun.)  
Summer: July 16th (Sat.) to August 28th (Sun.)  
Autumn: September 10th (Sat.) to November 20th (Sun.)
- Admission : Adults 1,000 yen; Children: 300 yen (discounts set);  
Annual Passport: 3000 yen
- Visitors : April to September About 22,000  
(123% increase compared to previous year)



## ● Official Sponsors

