# Financial Results Briefing of FY2022

May 15, 2023

Credit Saison Co., Ltd.



#### **AGENDA**

# ♦ Financial Results of FY2022/ Business Results Forecast for FY2023 Financial Policy & Capital Policy

Managing Executive Officer, CFO Shingo Baba

# Business Strategy for FY2023

Representative, Executive President and COO Katsumi Mizuno

# **♦** Sustainability-related Information

This report contains forward-looking statements that reflect our plans and expectations.

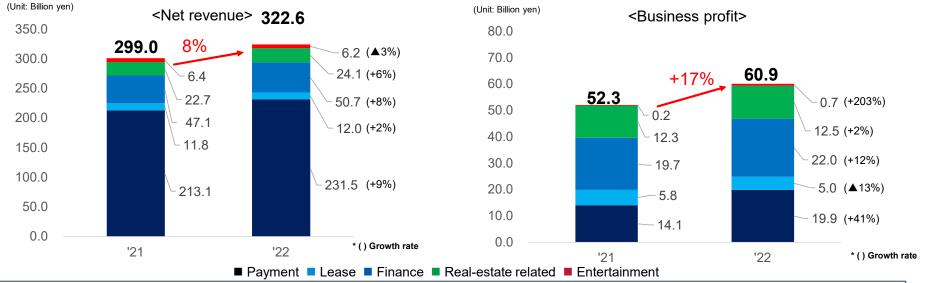
These forward-looking statements are not guarantees of future performance and known and unknown risks, uncertainties and other factors that may cause our actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial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

# FINANCIAL RESULTS OF FY2022 BUSINESS RESULTS FORECAST FOR FY2023 FINANCIAL POLICY & CAPITAL POLICY

#### **Financial Results Digest**

- In our payment business, in addition to double-digit growth in the card shopping transaction volume and the return of card shopping revolving balance to an upward trend, our finance business as a 2nd pillar expanded steadily, and our global business as a 3rd pillar contributed to income stably.
   In total, all business segments grew in a steady manner.
- Both revenue and income expanded partly due to unrealized gains on the fair value of funds held
  while we increased the provision with an eye on the future in order to deal with uncertainties, such
  as a deterioration in financing that would be caused by the commencement of repayments of
  effectively interest-free and unsecured loans that were implemented as measures against the
  COVID-19 pandemic.
- As the business profit target of ¥70 billion for the Medium-term management plan will be
  achieved a year earlier than planned, profit attributable to owners of parent is expected to reach
  ¥49 billion, a record high.
- We plan a dividend increase for three years in a row given that business results are on a firm trend, although there are some temporary factors, etc.

### Financial Results 1 ~ Results by Business Segment (IFRS) ~



#### [Payment business]

• Despite the impact of COVID-19 infections, economic activity further recovered, and there were signs of an upturn in personal consumption. Revenue increased mainly due to rises in card shopping transaction volume and card shopping revolving balances and an expansion in rent guarantee balance. Income increased primarily because of unrealized gains at fair value of funds held and higher contribution to business profit of Kisetsu Saison Finance (India) Pvt. Ltd. and others.

#### [Lease business]

• While revenue increased as a result of running various campaigns and so on to strengthen sales promotion at existing major dealers, income decreased due to IFRS adjustments (impairment losses of financial assets).

#### [Finance business]

• Both revenue and income increased due to the larger contribution to business profit of Saison Fundex in addition to the steady expansion of receivables balance of financing business such as "Flat 35 Loans".

#### [Real estate-related business]

· Both revenue and income increased due to continued demand, particularly in real estate for primary residence, against the backdrop of solid market conditions.

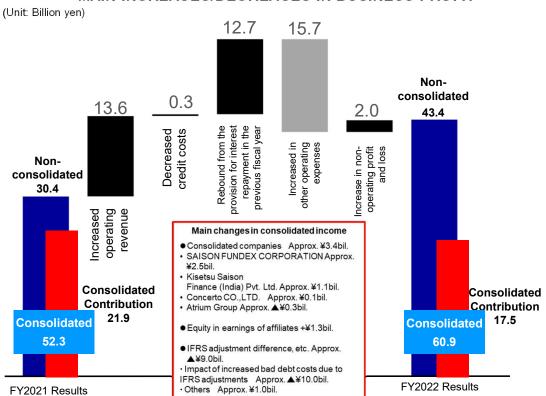
#### [Entertainment business]

· Income increased due to strong sales of tickets by a recovery in events while revenue decreased as stores in amusement facilities closed.

# Financial Results 2~Main Increases/Decreases in Business Profit & Contribution by Consolidated Companies(IFRS)~\*()=Year-on-year difference

Non-Consolidated Ordinary income	Consolidated Business profit	Difference
¥43.4 billion (+¥13.00 billion)	¥60.9 billion (+¥8.64 billion)	¥17.5 billion (▲¥4.36 billion)

#### <MAIN INCREASES/DECREASES IN BUSINESS PROFIT>



#### <Contribution by consolidated companies (IFRS)>

Major consolidated subsidiaries	Contribution to business profit
Atrium Group (Real estate liquidation business) (Servicing business)	¥8.28 billion (▲¥0.38 billion)
SAISON FUNDEX CORPORATION (Lending business) (Real estate finance business)	¥7.83 billion (+¥2.55 billion)
Kisetsu Saison Finance(India)Pvt.Ltd. (Digital lending business in India)	¥1.79 billion (+¥1.18 billion)
Concerto CO.,LTD. (Entertainment business) (Real estate leasing business)	¥1.23 billion (+¥0.10 billion)

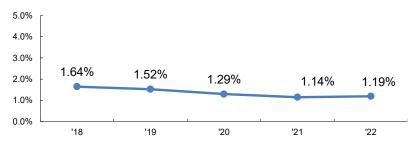
Major equity method affiliates	Contribution to business profit
HD SAISON Finance Co., Ltd. (Finance business in Vietnam)	¥1.83 billion (+¥0.63 billion)
Seven CS Card Service CO., LTD. (Credit card business)	¥1.10 billion (+¥0.17 billion)
Takashimaya Financial Partners Co., Ltd. (Credit card business)	¥0.88 billion (+¥0.04 billion)
Saison Information Systems Co., Ltd. (Information processing services)	¥0.84 billion (▲¥0.28 billion)

#### **Credit Risk**

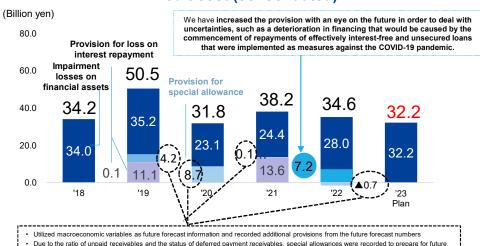
Delinquency over 90 days remained at a low level.

However, the provision has been raised with an eye on the future in order to deal with uncertainties down the road.

#### **Delinquency over 90 days (consolidated)**



#### **Credit cost (consolidated)**

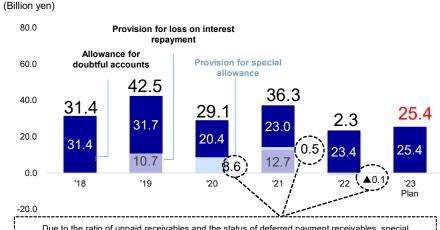


increases in delinquent receivables, etc.

#### **Delinquency over 90 days (non-consolidated)**



#### **Credit cost (non-consolidated)**



Due to the ratio of unpaid receivables and the status of deferred payment receivables, special allowances were recorded to prepare for future increases in delinquent receivables, etc.

#### **Interest Repayment Claims**

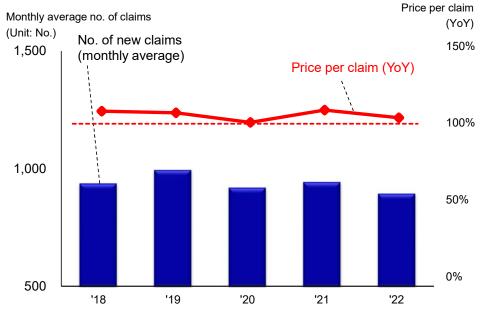
Additional provision of ¥13.6 billion yen on a consolidated basis and ¥12.7 billion yen on a non-consolidated basis in the fiscal closing of FY 2021

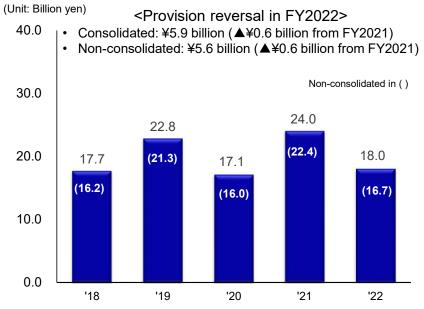
Level of provisions adequate at present

No plans for additional reserves Monitoring future trends

 No. of new claims and price per claim (monthly average)





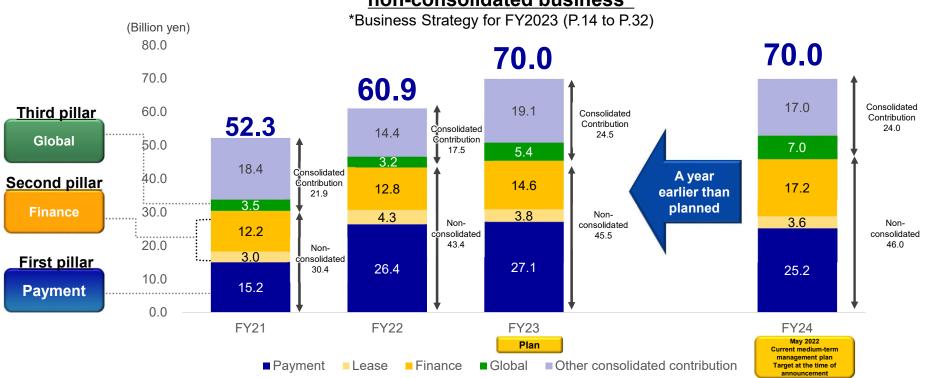


#### Business Results Forecast for FY2023 - < By Major Business > Business Profit Target (Approximate value)-

The business profit target of ¥70 billion for the Medium-term management plan is expected to be achieved a year earlier than planned

We will announce a new medium-term management plan in May 2024

# Key achievement points: "Growth in consolidated contribution including global business" + "Growth in each non-consolidated business"



<sup>\*(1)</sup> Non-operating profit and loss included in payment business \*(2) Included in payment business, aside from payment/leasing/finance \*(3) Global is accumulated profit for each country's business

### FY 2023 Earnings Forecast - Major Changes in Business Profit -

FY2022 Results

(Unit: Billion yen)

(Unit: Billion yen)

		FY2022 results (A)	FY2023 forecast (B)	Differences (B-A)
Consolidated	Net revenue	322.6	356.0	+33.3
	Business profit	60.9	70.0	+9.0
	Profit attributable to owners of parent	43.5 Record high	49.0 The highest income record in our history is expected to be renewed	+5.4
ated	Operating revenue	266.1	279.0	+12.8
Non- consolidated	Ordinary income	43.4	45.5	+2.0
	Net income	34.2	32.0	▲2.2

#### 2.1 12.8 3.6 0.7 Increased credit costs 4.2 Non-Non-Increased financial expenses consolidated Increased in other operating expenses consolidated 45.5 43.4 Reduced non-operating income Increased operating revenue Main changes in consolidated income · Major consolidated subsidiaries: Approx. ¥2.5 billion \*Japanese standard Consolidated Consolidated (Atrium G +¥1.2 billion, Saison Fundex +¥0.5 billion, and others +¥0.8 billion) 60.9 70.0 Equity method affiliates approx. ▲¥1.0 billion \*Japanese standard Differences in IFRS adjustments, etc. +about Contribution (Impairment losses of financial assets, securities 24.5 related items, elimination of dividends, etc.)

<FY2023 MAJOR CHANGES IN BUSINESS PROFIT>

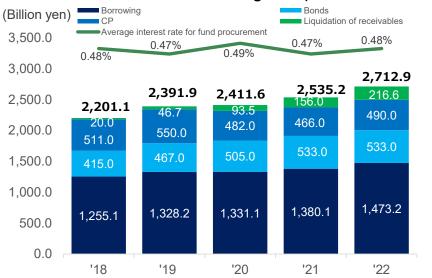
2023 forecast

#### **Financial Policy (Structure of Interest-bearing Debt)**

#### ■ About a sound financial base

- Credit Rating R&I A+
- Issuance of 20 years bonds, first in card companies June 2017 ¥10 billion, April 2018 ¥15 billion, April 2019 ¥12 billion, January 2021 ¥8 billion, and October 2021 ¥13 billion

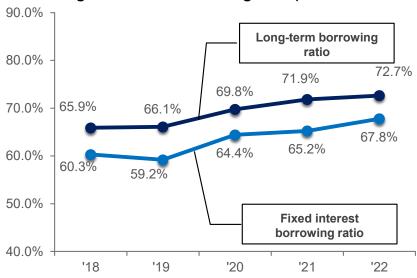
#### Trend in balance of interest-bearing debt (non-consolidated)



#### ■ Regarding structure of interest-bearing debt

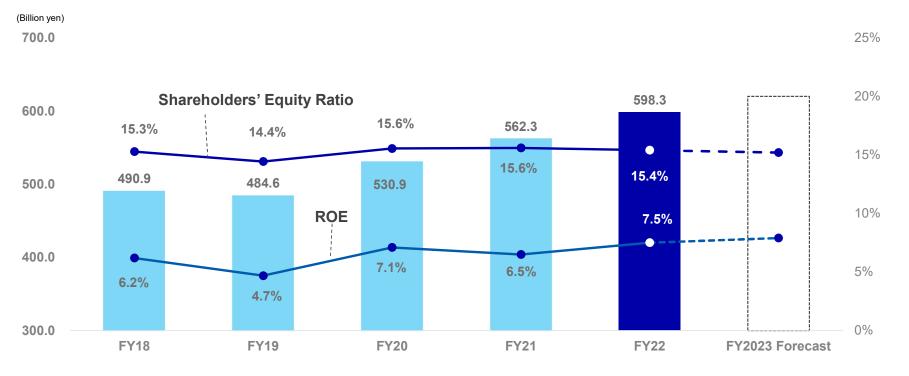
- Almost 70% of the interest-bearing debt is composed of long-term funds
- Fixed interest rate procurement accounts for about 60% of the total
- Committed credit line, etc., of 480 billion yen is secured in terms of liquidity facility

#### Trend in long-term / fixed borrowing ratio (non-consolidated)



#### **Management indicators**





#### **Fundamental Capital Policy and Shareholder Returns**

- ✓ Maintaining and improving "financial soundness" is important for our group, which is expanding nonbank business globally.
- ✓ Aggressive investment in domestic and overseas growth fields aimed at transforming the group into a Comprehensive Lifestyle Services Group

#### <Dividends>

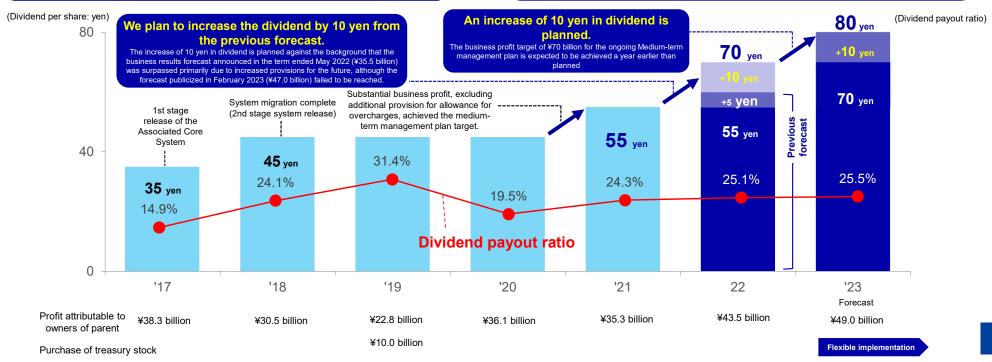
✓ No change to Basic dividend policy "Stable and continuous dividends"

We plan to increase dividends for third consecutive year.

#### < Treasury stock >

✓ There is no change to the resolution on the policy to purchase our own stock (passed in November 2022).

The Board of Directors of the Company will make a resolution on this matter separately as soon as we have a good prospect of an environment surrounding the Company.



# **♦ BUSINESS STRATEGY FOR FY2023**

#### **Business Results Forecast for FY2023 – <By Major Business> Business Profit Target**

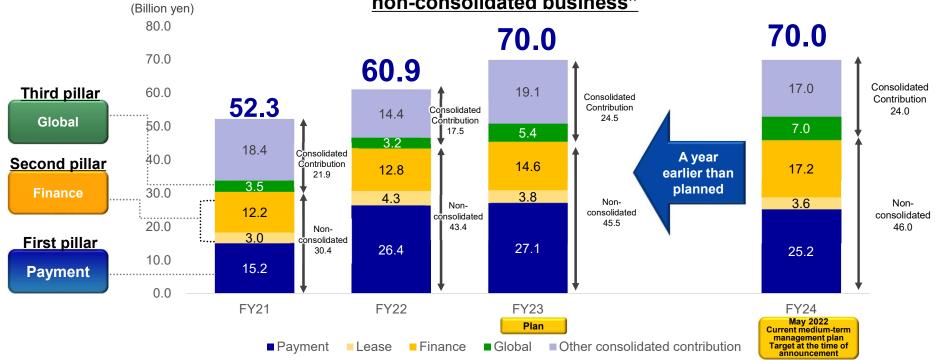
(Approximate value) -

The business profit target of ¥70 billion for the Medium-term management plan is expected to be achieved a year earlier than planned

We will announce a new medium-term management plan in May 2024

Key achievement points: "Growth in consolidated contribution including global business" + "Growth in each

(Billion yea) non-consolidated business"

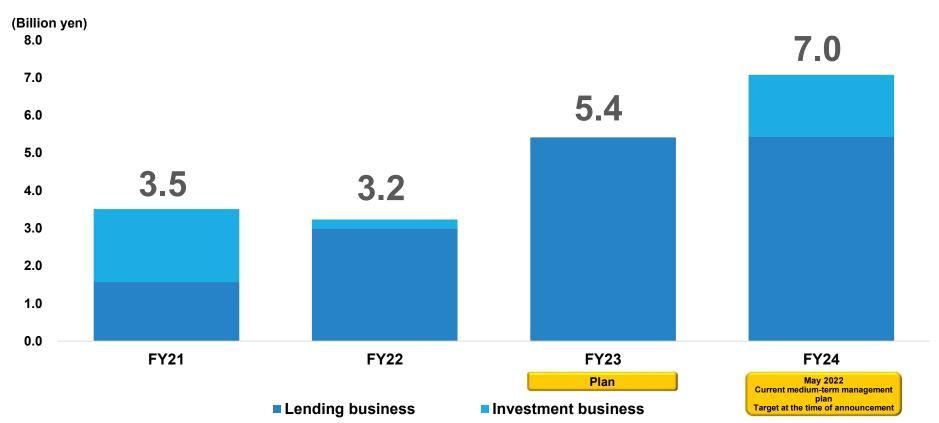


<sup>\*(1)</sup> Non-operating profit and loss included in payment business \*(2) Included in payment business, aside from payment/leasing/finance \*(3) Global is accumulated profit for each country's business

#### Global Business Trends in Business Profit

Lending business has made solid growth, driven by business in India.

On the other hand, investment business is planned to make a stable contribution to business profit through the continuation of its business although it was temporarily affected by the macroeconomic impact.



#### **Status of Global Business Expansion**

Under the theme of "(Fin) Tech-led INNOVATION and INCLUSION," we have expanded into seven countries, pivoting on the two legs of investment business and lending business.



# Credit Saison India's Strategy 1 - Business Side - Accelerate the shift from a senior fund provision model to direct lending



# Two-step strategy of the B2B2C model to the B2C model

- B2B2C model: Is expanding loans steadily through coordination with fintech business operators in wholesale lending and partner lending.
- B2C model: Is selling products based on the two areas of individuals and MSME.

Plan to increase the share to nearly 20% of the total loan balance.

 For individuals: Under consideration are loans with the maximum amount through apps and inclusion of non-bank players as embedded finance.



 For MSME: Sell two products in accordance with ticket sizes. Diversify industries as loan recipients, regions and sizes, thereby performing risk management. Utilize branch offices to seek regional expansion.

**Branch office** 

20 locations

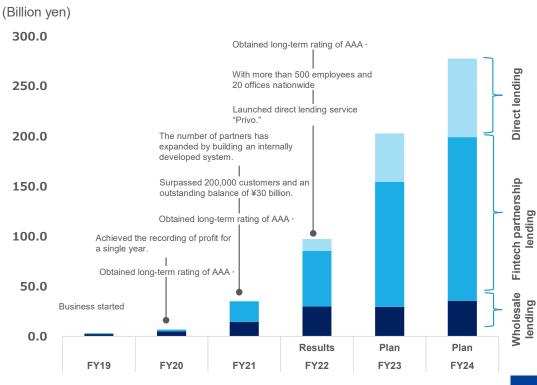
Number of wholesale partners

51 companies

Number of customers (cumulative)



#### Trend in loan balance



\*... Obtained from CRISIL Ratings, \*\*... Obtained from CARE Ratings

### Credit Saison India's Strategy 2 - Fund Procurement -



Has expanded assets in a stable manner by leveraging external borrowing by capitalizing on credit ratings.

Has considered various methodologies that will further advance diversification including issuance of NCD\*,

adoption of external capital, and IPO

\* Non convertible

\*... Non-convertible debentures

#### Financial condition

- Achieved the recording of profit for a single year in the second year of business start and continued to deliver good results steadily thereafter.
- The financial results for FY2022 also ended up slightly exceeding the budget.
  - Total assets have reached the level of over 100 billion yen.
  - Operating revenues are approximately ¥10 billion, and business profit is approximately ¥1.8 billion.

(Billion yen)

	2021 results	2022 results
Total assets	38.9	110.5
Liabilities	20.6	81.8
Net assets	18.3	28.7
Net revenue	2.3	10.0
Business profit	0.6	1.8
Profit attributable to owners of parent	0.5	1.3

#### Diversification of fund procurement methods

- Obtained long-term rating of AAA from two Indian credit rating agencies
- Is procuring funds of about ¥80 billion from 25 foreign and local banks by leveraging credit ratings.
- To continue expanding its business in the future, the company considers diverse methodologies such as issuance of NCD, adoption of external capital, and IPO in recognition of the need to diversify ways of fund procurement.

#### Long-term rating

March 2021	Obtained AA+/CRISIL Ratings
March 2022	Obtained AAA+/CARE Ratings
March 2023	Obtained AAA+/CRISIL Ratings

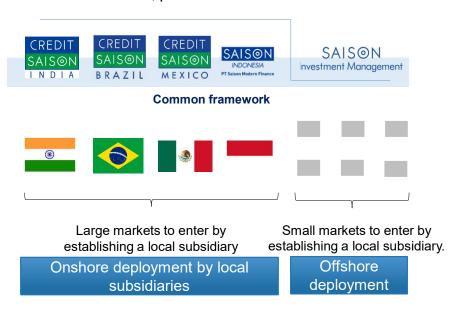
#### **Global Lending Business Strategy**

Develop business in new markets by applying the India model as a playbook.

Share and utilize knowledge and resources that have been nurtured in each country as a robust framework that holds these efforts up.

#### Onshore/Offshore strategy

Classify markets that will be developed onshore or offshore in accordance with sizes, etc., and regarding small markets, provide services offshore.



#### Sharing of policy, processes and systems

Leverage common policy, processes and systems to expand globally, including existing lending companies.



#### Status of Global Business

# While expanding the business of lending and investment in each field, steadily develop the system of IHQ to support each business

#### Development of other lending business

- Brazil and Mexico
  - Develop business in new markets by applying the India model as a playbook.
  - First, start with the provision of senior funds through local operators.
  - Consider the next step after gaining experience and knowhow in the local market and establishing the organization and structure.





- Vietnam
  - Achieved a stable contribution to business profit by controlling business according to market conditions although the entire economy continued to slow rapidly.
- Indonesia
  - Expanding into the market through the finance operator Saison Modern Finance and the P2P operator Julo.





#### Expansion of the fields of investment business

- Continuing to invest primarily in the Fintech field while also beginning to invest in the Web3 field from a long-term perspective, and established Saison Crypto Pte. Ltd., an investment company dedicated to token investment.
- Maintain investment in better destinations and aim to be a longterm partner for the market.



#### Establishment of a flexible supportive system at IHQ

 Since the decision to make IHQ (International Headquarters) in April 2022, we have **expanded its functions** and improved the quality of the functions of accounting, human resources, legal affairs, audits, etc. and the size of staff doubled.



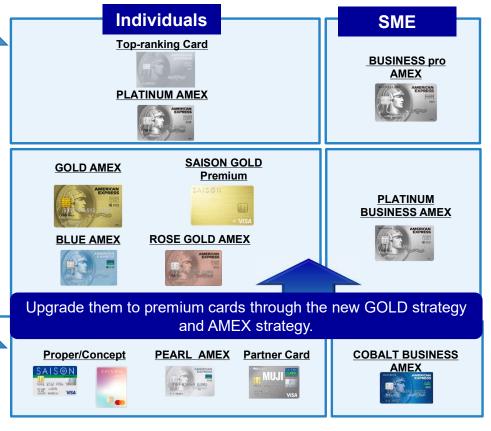
Premium Card

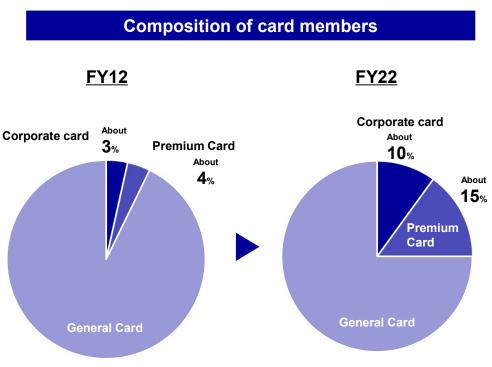
# Revitalization of Payment Business - Change to the composition of members

The composition of card members has changed due to the new GOLD Card strategy and AMEX strategy.

Corporate card and premium card segments (\*) are expanding.

(\*) PREMIUM CARD: A card with special services with an annual membership fee (including preferential annual fees under some conditions)





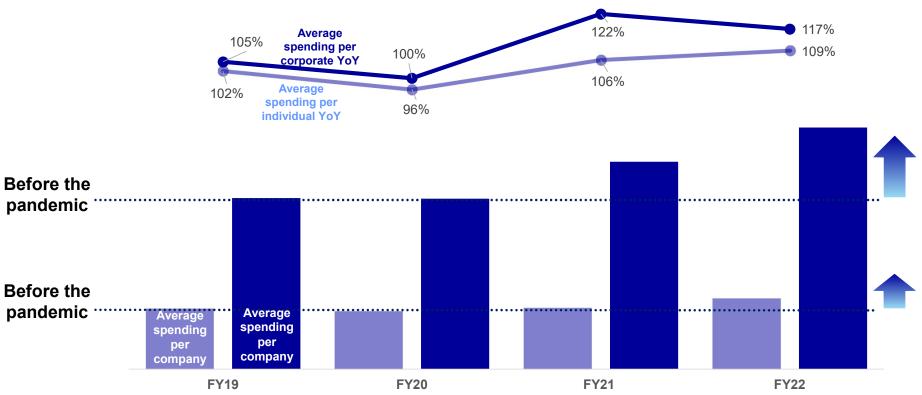
\*Premium cards in the SME field are totaled as corporate cards BUSINESS pro AMEX/PLATINUM BUSINESS AMEX, etc.

#### Revitalization of Payment Business – Average spending per customer

Corporate: Average spending per customer is **about three times that of individuals. Average spending per customer has continued to rise even during the pandemic** 

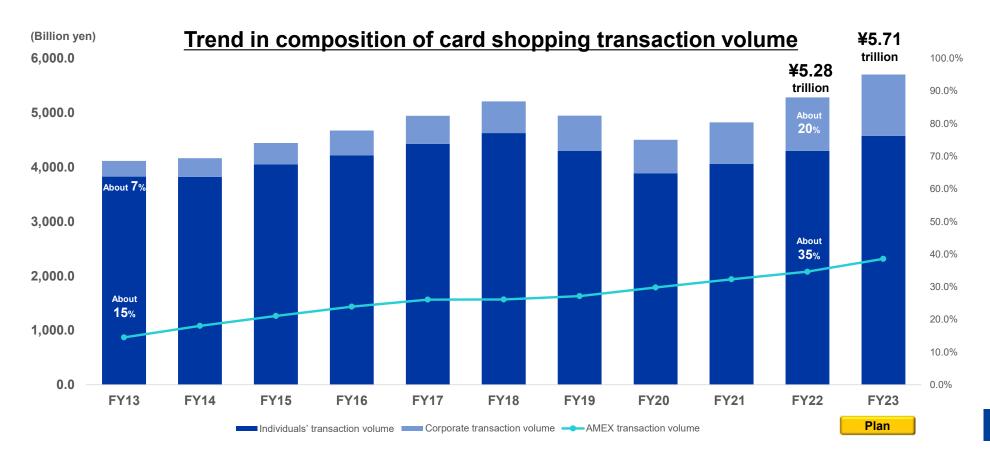
Individuals: Recovered to levels exceeding pre-pandemic years

#### **Shopping transactions: Average spending per customer YoY**



#### Revitalization of Payment Business - Card shopping transaction volume

AMEX share nearly doubled and the corporate share almost tripled by continuously stepping up "Sales expansion of the AMEX brand" and "Expansion of transaction volume in the corporate field."



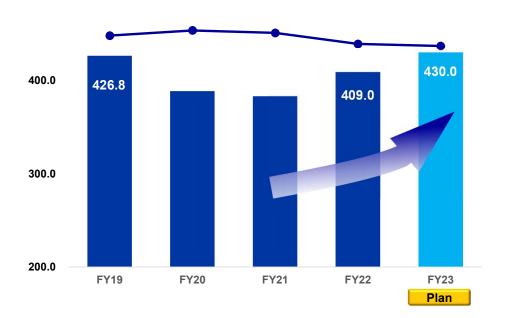
# Revitalization of Payment Business - Card shopping revolving balance and cash advance balance

#### **Card shopping revolving balance and rates**

- Has shifted to the trend of expanding balance since FY2021 as the bottom.
- Planned to exceed pre-pandemic levels in FY2023.
- Yield remains around 12%.

(Billion yen)

500.0



#### Cash advance balance and rates

- The reduction in the balance is on a downward trend.
- The balance is projected to start rising in FY2023 with FY2022 at the bottom.
- · Yield remains around 14%.

(Billion yen)

300.0



#### **Expansion of Processing Revenue**

Maximize processing business by expanding the number of new clients in addition to existing business contracts

#### **New contracts acquired in FY2022**

- New processing contracts
   Contracted to execute business processes in major information and telecommunications companies
- > Has acquired six new BIN sponsors.



Others, such SaaS companies

#### **Further expansion of new contracts**

Has acquired new contracts from major card companies.





**Project X** 

#### **Optimization of**

#### personnel efficiency and revenue/expenditure

Manage situations without additional staff even if business volume increases

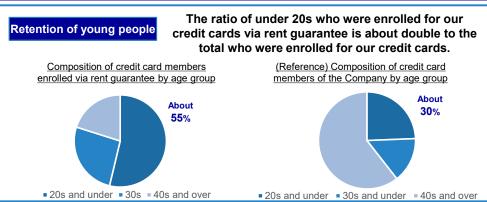
Digitization of business processes

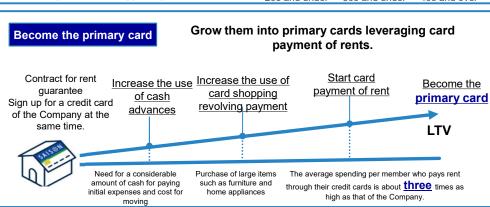


Deploy digital human resources
Iinked with importance and
priority

# Integrate Finance x Payment - Rent guarantee Expand revenue through "Integration with payment business" and "Shift of business processes to DX."

#### **Attract members with high LTV**





#### **Application of DX to rent guarantee business**

Improve business efficiency through integrating rent guarantee screening into credit card screening and the shift of business processes to DX.

Integration into credit card screening

Shift to paperless operation

Digitization of manual work

#### Speed up screening

Expand the number of new rent guarantees

# Improve operational efficiency

Increase processing volume per person

#### **Reduce labor costs**

Optimize the number of personnel

#### Healthy Growth and Expansion into New Fields for Finance Business

#### Flat 35 Loans

Although the market is stagnant as long-term interest rates rise, the servicing receivables balance of the Company remains firm.

< Flat 35 Market Share >



Major Initiatives

- Realize the industry's fastest operations through DX
- Expand the agency division
- Reform the directly managed channel

\*Based on the number of cases of Flat 35 loans executed in the fiscal year ended March 2022 (researched by Credit Saison)

#### Asset formation loan

Embark on new markets by developing and providing products for the wealthy.

Major Initiatives

■ Release of products for the wealthy

#### **電器** セソンの資産形成ローンプレミア

<Pre><Provide start in February 2023>



<Pre><Provide start in March 2023>

 Sale of receivables to improve asset efficiency

FY2022 amount executed: Approximately ¥80 billion yen \*Cumulative total of about ¥110 billion

#### Credit guarantee

Guarantee balance reversed the trend as the volume handled expanded

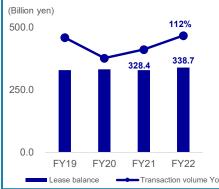


Major Initiatives

- Expand the number of housing loan guarantee partners and balances
- Develop new products
- Increase operational efficiency by driving DX

#### Lease

Lease balance increased in FY2022 due to higher transaction volume

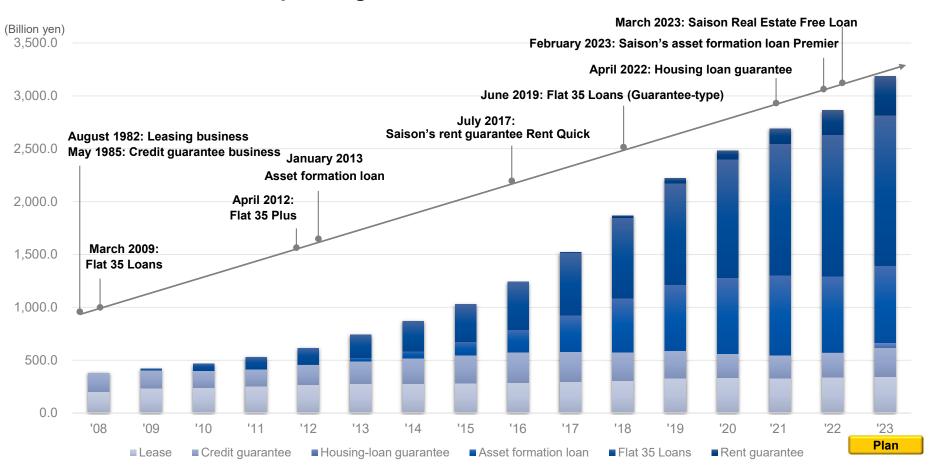


Major Initiatives

- Expand sales of payment products in cooperation with the corporate sales team
- Secure transaction volume through new products and schemes
- Improve business processes and raise efficiency through DX

#### Finance Business has Built Up Balances Steadily

Trend in operating assets balance (including off-balance sheet assets)



#### SAIS⊚N FUNDEX

### **Promotion of Integrated Group Management**

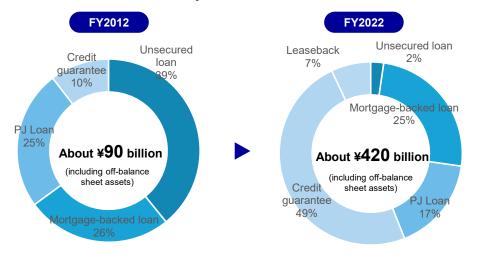
SAISON

#### **Saison Fundex Corporation**

REALTY Saison Realty (formerly Atrium)

Shift from unsecured loans (credit card loans) to a business portfolio centered on real estate finance

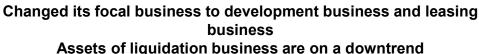
#### Trend in composition of assets balance



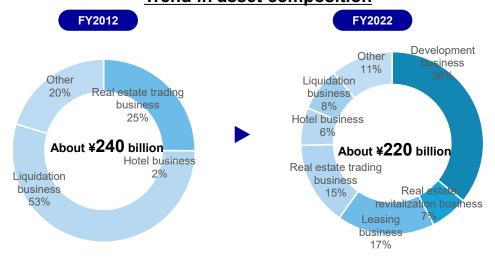
Profit contribution (Japan standard)

Profit contribution (IFRS standard)

¥0.66 billion ¥7.83 billion



Assets of liquidation business are on a downtrend
The company name was changed with the aim of boosting a
sense of unity as a group (April 2023)
Trend in asset composition



Profit contribution (Japan standard)

¥0.25 billion

·

¥8.28 billion

Profit contribution (IFRS standard)

### **Create Digital Human Resources** ①

Expand and reinforce digital human resources to the level of 1,000 people by FY2024 through measures such as development of digital personnel by upgrading a HR development system, and a digital certification system, thereby speeding up the shift to a digitalized organization.

#### Creation of 1,000 People as Digital Human Resources



<sup>\*</sup>The ratio of digital personnel for FY2024 is calculated based on the number of employees in FY2020

### **Create Digital Human Resources 2**

- Taking the Lead and Setting Examples by Top Management -

Aim to deploy, throughout the Company, no-code/ low-code development that enables employees without programming knowledge to build systems.

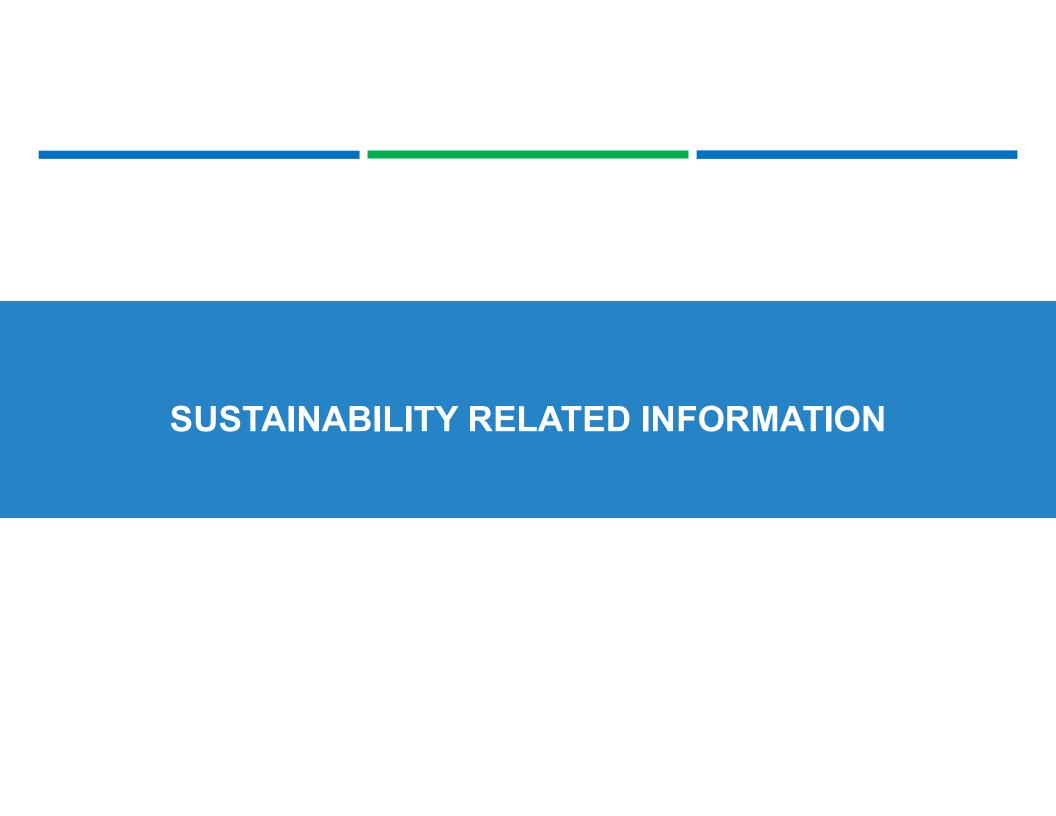
Top management took training as promoters (April 2023).

No-code/low-code development: A technology that enables people to develop systems using apps even if they have no knowledge of IT or programs





Sixteen corporate officers led by Representative, Executive President and COO Mizuno took on the challenge of developing a sample app for notification for change in our products by using a low-code development tool provided by U.S. Microsoft.



#### **Basic Approach to Sustainability**

Based on our "leading-edge service company" management philosophy, we contribute through the everyday operation of our businesses to resolving problems and moving society forward in ways only Credit Saison can by leveraging our unique knowhow, management resources, and the experience of each of our employees. We will create a sustainable society that is even more convenient and prosperous than today's.





Other content incidental to

environmental conservation

#### Report on the Activities of the Sustainability **Promotion Committee**

#### **Structure of Sustainability Promotion Committee**



important roles as members of society

Respond to various types of disclosure

#### **DE&I Declaration 2.0**

- We are all citizen's of Earth, aren't we? -

We take the lead and set examples in establishing an environment for the growth and active participation of our diverse employees and in implementing initiatives to reform the mindset of all employees.

Katsumi Mizuno

#### Continued endorsement of EARTH **HOUR 2023**





Also started a sustainability promotion in global business by setting a third working group

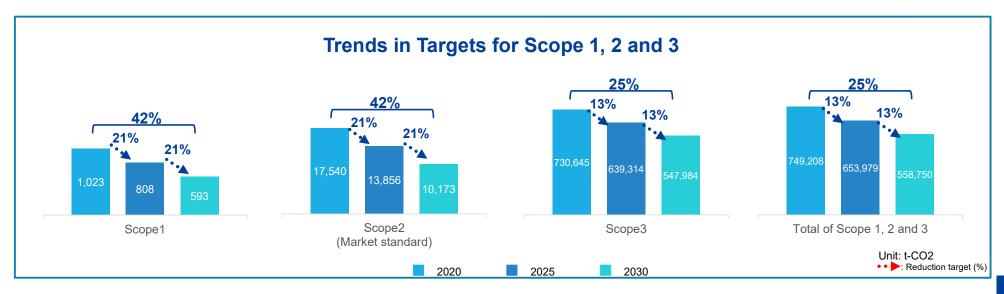
**Environment** 

# Response to "TCFD Recommended Information Disclosure Items"

Realized information disclosure in line with TCFD recommendations (June 2022)

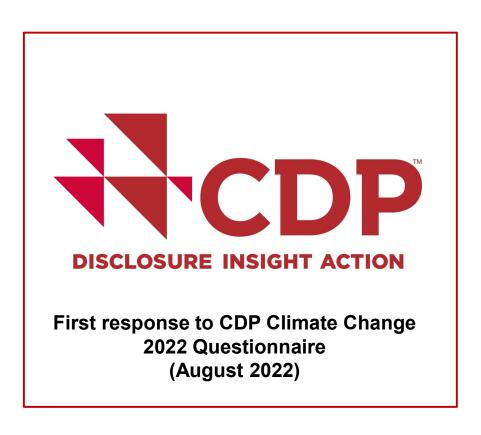






**Environment** 

#### **Response to CDP Climate Change Program**





F: CDP気候変動質問書の回答評価を行うのに十分な情報を提供していない。1

**Environment** 

# Business Expansion Aimed at Contributing to Environmental Issues

<In March 2023, Credit Saison won two awards at the same time in recognition of our efforts>

Grand Prix in the Project Category of the NIKKEI Decarbonization Award 2022



**Grand Prix in Japan Financial Innovation Award 2023** 





CREDIT

SAISON



■ SAISON CARD Digital for becoz Started issuing (June 2022)

SAISON CARD Digital for becoz
Register here



becoz wallet Register here





#### **Society**

#### **Diversity, Equity, and Inclusion**

■ Realized a personnel system that enables diverse human resources to play an active role

Since the 1980s, Credit Saison has promoted proactive hiring, enabled female employees to work in a diverse range of positions and posts, and set various systems in place for helping employees to continue working and avoid giving up their careers in the course of their lives.

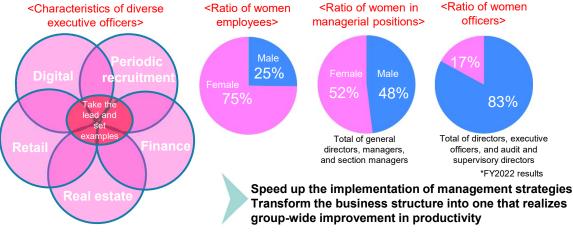
In addition, we continue to update the personnel system, aiming to enable human resources with diverse experience, skills, and values to find it attractive to work at our company and keep playing important roles by capitalizing on their uniqueness.

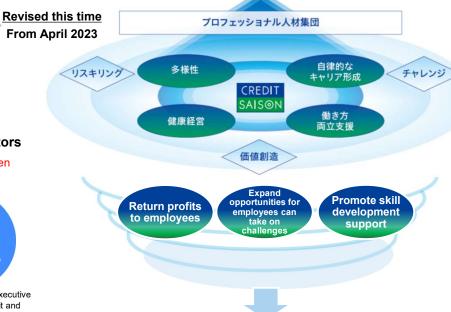
Revised from September 2017: Introduced the "Common Personnel System for All Employees"

#### In September 2022, the System re-revised

Partial revision of the personnel system with the goal of achieving a company (Credit Saison) where each individual employee can utilize their uniqueness and strengths, enabling diverse human resources to play an active role, and anyone can take on new challenges without fearing failure

■ Diversification of directors, executive officers, and audit and supervisory directors





Broaden areas in which all employees can be active through the expanded and reinforced system and go for sustainable corporate growth

#### **Diversity, Equity, and Inclusion**

-Introduction of end-of-financial year bonus system-

Realization of "third foundation" growth strategy by increasing employee motivation

If the actual results for fiscal year exceed the amount of ordinary profit (non-consolidated, annual plan), a certain percentage of the excess amount will be paid as an "end-of-financial year bonus".

#### **Cash payment**





#### **Phantom stock payment**





#### **Society**

#### **Financial Education for Next Generations**

Education for the Next-Generation and Financial Education
 "Business Trip Class - SAISON TEACHER - "
 Hold financial education for children to become independent consumers

<Results> Number of classes held: 335 times/ Numbers of attendees in classes: 15,400 people \*Results from December 2019 to March 2022

Started inviting applications for "Reitaku University Original Credit Card"

First digital card in Japan conceived by university students for

their own use (January 2023)











#### "Digital Card for Reitaku University students by Reitaku University students"

Initiatives with Reitaku University, with which the Company concluded the "Education Partnership Agreement" in August 2022

Developed an original card that Reitaku University students wanted to have Students of the Faculty of Economics and Business Administration took the lead in marketing, sales, advertising, etc., with the support of our employees in the process up to the issuance of the card.

Society

#### **Contribution to Society**

■ Operation of the Akagi Nature Park







# A forest unique to Japan, a country with four beautiful seasons A one-of-a-kind forest

Launched a project for restoration of forests for increasing biodiversity and the CO2 fixation amount

Forest degradation not only invites destruction of ecosystems but also sets off a series of changes, such as difficulty in water supply, occurrences of landslides and other natural disasters, and a decline in CO2 fixation ability, causing massive impacts on our lives

By regenerating the forest, we aim to improve the carbon dioxide fixation amount and conserve biodiversity.

■ Various fundraising activities through Eikyufumetsu Points and card payments (Emergency fundraising campaign supporting Ukraine)



Donation to the Embassy of Ukraine (52.54 million yen)

#### ■ Supporting Sports and Cultural Activities



Major partner of Japan's national soccer team



Cosponsor of José Carreras' recital in Japan Donations to and support for José Carreras International Leukemia Foundation

# (Reference) Information on Corporate/IR Website and Integrated Report

Issuance of integrated report to enhance disclosure of financial and non-financial information

Received an award at the "International ARC Awards" for two years in a row (FY2021 and FY2022)





"Credit Saison Integrated Report 2022" (Issued in December 2022)



## (Reference) Major External Certifications



GPIF-adopted ESG index for the status of information disclosure and carbon efficiency level



Project sponsored by Nikkei Shimbun SAISON CARD Digital won award

Selected for five consecutive years

2022 CONSTITUENT MSCI日本株 女性活躍指数 (WIN)

GPIF-adopted ESG index for companies with superb gender diversity



NIKKEI Decarbonization Award 2022 Project Category SAISON CARD Digital for becoz won Grand Prix



Project sponsored by FINOLAB Inc. Japan Financial Innovation Award 2023 SAISON CARD Digital for becoz won Grand Prix





Certification of the National Federation of Health Insurance Societies



CDP Climate Change Questionnaire 2022 Certified as "B Rating"

DX認定



MORNINGSTAR GenDi J

GPIF-adopted ESG index consisting of

assessment of gender equality initiatives

Japan ex-REIT Gender Diversity

Tilt Index

Ministry of Economy, Trade and Industry certification system based on the "Act on Facilitation of Information Processing"



SLACK SPOTLIGHT AWARDS 2022 Won International Digital HQ Award (Japan)



Private sector project recognizing companies carrying out initiatives for the problem of "cancer and employment"



Certification of the Ministry of Economy, Trade and Industry and the Japan Health Conference

