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To all whom it may concern

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Establishment of Medium-term Management Plan for Fiscal Years 2022 to 2024

With “transforming into a comprehensive lifestyle services group” as its medium-term management vision, Credit Saison has established a Medium-term Management Plan for the 2022 to 2024 fiscal years with the core concepts of “innovative,” “digital,” and “global,” and “achieving customer success through the fusion of real life and digital technology” as its mission statement.

Moving toward the achievement of this Medium-term Management Plan, Credit Saison will not be restrained to the finance company category, instead establishing itself as a “NEO Finance Company,” with the Group as whole providing the kindest and most appropriate rapid resolution anywhere in response to all kinds of problems arising in our mature society. In this way, the Company will strive to increase customer satisfaction and create new value.

Through these efforts, Credit Saison seeks to achieve consolidated business income of ¥70 billion in FY 2024, the final fiscal year of the plan.

1. Medium-term management plan basic policy

Transforming into a Comprehensive Lifestyle Services Group
~Achieving Customer Success through the Fusion of Real Life and Digital Technology~

2. Target state of the Medium-term Management Plan

- (1) Establishment of the “Saison Partner Economic Zone” and reinforcement of business coordination among the Group
- (2) Revitalization of payment business
- (3) Promotion of healthy growth and expansion into new fields for finance business
- (4) Acceleration of global business expansion

3. Numerical target of the medium-term management plan

	Fiscal year 2021 (Actual result)	Fiscal year 2022 (Forecast for current fiscal year)	Fiscal year 2024 (Target)
Consolidated business profit	52.3 billion	53.0 billion	70.0 billion

Details regarding the Medium-term Management Plan will be published later on Credit Saison's website.

<http://corporate.saisoncard.co.jp/>

The forecasts of business results and other forward-looking statements in this document are based on information available to Credit Saison at the time of writing and certain assumptions that Credit Saison judges reasonable. These statements do not constitute or imply a promise to achieve or realize these forecasts. Actual business results are subject to change due to a wide variety of factors.