November 12, 2020

To all whom it may concern

Company name: Credit Saison Co., Ltd.

Representative: Masahiro Yamashita, Executive President and COO

(Code: 8253, First Section of the Tokyo Stock Exchange)

Inquiries: Masaki Negishi, Executive Officer, General Manager,

Corporate Planning Department

(TEL: +81-3-3988-2110)

Notification of Partial Revisions of Reference Material for the second Quarter of Fiscal Year 2020

Credit Saison Co., Ltd. (hereinafter: "Credit Saison") hereby notifies partial revisions to Reference Material for the second quarter (ended September 30, 2020) of fiscal year 2020 released on November 10, 2020.

1. Reason for Revisions

There were errors on "Financial Highlights for Credit Saison's Affiliates and Consolidated Subsidiaries". Hence, we would like to make revisions.

2. Details of Revisions

Page 8,9 - "Financial Highlights for Credit Saison's Affiliates and Consolidated Subsidiaries"

The revised parts are indicated by underline.

Before revision:

Page 8- “Financial Hig hlights for Credit Saison’s Affiliates and Consolidated Subsidiaries”

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

■連結子会社 Consolidated Subsidiaries

単位:百万円／(¥ Million)

			2020年度中間 Fiscal 20.04-09 Actual	2020年度見込 Fiscal 20 Estimate	事業内容・他 Business & others
(株)アトリウム グループ Atrium Group 直接保有割合 % ownership 100.0% (グループ議決権保有割合 % own by CS-group) (100.0%)	総資産	Total Assets	186,692		< Comprehensive Real Estate Business & Loan Servicing (Debt collection) Business > - Engages in an array of real estate-related work centering on Comprehensive Real Estate Business and Loan Servicing. - In the Comprehensive Real Estate Business, the Group undertakes revitalization of old real estate and planning and development of new real estate, with the aim of releasing real estate with high asset value into the market. - In the Loan Servicing operations, the Group purchases claims from financial institutions and investors, solves the inherent problems using its unique know-how, engaging in management and collection of the debts.
	純資産	Shareholders' Equity	10,200		
	剰余金	Retained Earnings	171,850		
	営業収益	Operating Revenue	※ 4,870	※ 9,800	
	経常利益	Ordinary Income	732	500	
	当期利益	Net Income	520	360	
(株) セゾンパーソナルプラス SAISON PERSONAL PLUS COMPANY LIMITED. 100.0% (100.0%)	総資産	Total Assets	7,251		< Temporary Staffing Business and Debt Collection Business > - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business. - The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純資産	Shareholders' Equity	6,108		
	剰余金	Retained Earnings	0		
	営業収益	Operating Revenue	3,790	8,100	
	経常利益	Ordinary Income	494	590	
	当期利益	Net Income	290	330	
(株)セゾンファンデックス Saison Fundex Corporation 100.0% (100.0%)	総資産	Total Assets	121,779		< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business > - Engages in an array of real estate security and credit guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.
	純資産	Shareholders' Equity	22,633		
	剰余金	Retained Earnings	95,923		
	営業収益	Operating Revenue	4,884	9,950	
	経常利益	Ordinary Income	2,416	2,500	
	当期利益	Net Income	1,942	1,890	
(株)コンチェルト CONCERTO CO.,LTD. 96.9% (100.0%)	総資産	Total Assets	41,140		< Amusement Facilities Business, Real Estate Leasing Business > - In the Amusement Facilities Business, the Group manages 21 amusement centers under the brand CONCERTHALL in the East Japan region centering on the Kanto area. Operations are conducted based on the community-oriented administration model enabling the business to grow together with the communities its facilities operate in. - In the Real Estate Leasing Business, the Group engages in a variety of real estate operations centering on the core business of leasing commercial buildings such as THE PRIME in the Tokyo metropolitan area starting with Shibuya.
	純資産	Shareholders' Equity	34,020		
	剰余金	Retained Earnings	2,400		
	営業収益	Operating Revenue	※ 3,206	※ 7,865	
	経常利益	Ordinary Income	272	785	
	当期利益	Net Income	140	255	

Before revision:

Page 9 - “Financial Highlights for Credit Saison’s Affiliates and Consolidated Subsidiaries”

(株)クレディセゾン関係会社 経営数値
FINANCIAL HIGHLIGHTS FOR CREDIT SAISON'S AFFILIATES AND CONSOLIDATED SUBSIDIARIES

■持分法適用会社 = 関連会社 Affiliates Account For By the Equity Method 単位:百万円／(¥ Million)

			2020年度中間 Fiscal 20.04-09 Actual	2020度見込 Fiscal 20 Estimate	事業内容・他 Business & others
(株)セゾン情報システムズ Saison Information Systems Co., Ltd.	総資産	Total Assets	20,270		< Information Service Industry > Financial IT service business, retail integrated solution business, and HULFT business providing telecommunications middleware sales and solutions.
	純資産	Shareholders' Equity	13,455		
	剰余金	Retained Earnings	97		
	営業収益	Operating Revenue	4,515		
46.8%	経常利益	Ordinary Income	1,675	2,500	
(46.8%)	当期利益	Net Income	1,351	2,000	
出光クレジット㈱ Idemitsu Credit Co., Ltd.	総資産	Total Assets	170,718		< Credit Card Service Industry > -Founded in 1986, the Company made a 50% investment stake in 2003, and starting from 2004 issued the Idemitsu Card Mydo Plus featuring an on-going free membership. By leveraging the gasoline discount service and plenty of sales (SS) channels, the number of card members increased. -Idemitsu Cash Prepaid Card was issued, which could be used as both a cash member card and prepaid card. Idemitsu Biz Card was issued as a corporate card. -The company pursues growth strategies by strengthening current businesses and developing new business. September 2015: Established a financial subsidiary in Cambodia.
	純資産	Shareholders' Equity	35,815		
	剰余金	Retained Earnings	33,329		
	営業収益	Operating Revenue	10,771	22,000	
50.0%	経常利益	Ordinary Income	1,288	1,500	
(50.0%)	当期利益	Net Income	932	1,080	
りそなカード㈱ Resona Card Co., Ltd.	総資産	Total Assets	87,750		< Credit Card Service Industry > -July 2004: Merger of 3 card service companies related to Resona. The next month, the Company made a 10% investment stake and started issuing Resona Card Saison using its processing capabilities. December 2005: With an additional investment, the Company raised its capital ratio to 22.4%. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing Resona Holdings settlement services.
	純資産	Shareholders' Equity	34,989		
	剰余金	Retained Earnings	20,000		
	営業収益	Operating Revenue	7,733		
22.4%	経常利益	Ordinary Income	697		
(22.4%)	当期利益	Net Income	560		
静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	14,884		< Credit Card Service Industry > -October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and the Company, developed and promoted a credit card services business model linked to the area. -July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. -February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.
	純資産	Shareholders' Equity	2,291		
	剰余金	Retained Earnings	7,070		
	営業収益	Operating Revenue	1,299	2,770	
50.0%	経常利益	Ordinary Income	261	370	
(50.0%)	当期利益	Net Income	171	250	
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd.	総資産	Total Assets	40,018		< Credit Card Service Industry > -Nov. 2006: Joint venture with Daiwa House Industry -May 2007: Issued the Daiwa Saison Card and ran a point program foreach facility under the Daiwa House Group. -Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.
	純資産	Shareholders' Equity	975		
	剰余金	Retained Earnings	23,363		
	営業収益	Operating Revenue	3,831	8,020	
30.0%	経常利益	Ordinary Income	156	20	
(30.0%)	当期利益	Net Income	128	10	
高島屋ファイナンシャル・パートナーズ㈱ Takashimaya Financial Partners Co., Ltd.	総資産	Total Assets	107,684		< Credit Card Service Industry > -August 2004: Credit Saison made a 10% investment stake through a collaboration with Takashimaya and started issuing the Takashimaya Saison Card. With approximately 600 thousands of new accounts among its achievements over the years, the business relationship has strengthened in July 2006. -March 2019: Joined with Takashimaya Insurance Co., Ltd. and changed its company name to Takashimaya Financial Partners Co., Ltd. As a comprehensive financial company of Takashimaya Group, with a strong commitment to customer first policy, its aim is to expand itself into a trustworthy partner of comprehensive financial company.
	純資産	Shareholders' Equity	39,359		
	剰余金	Retained Earnings	65		
	営業収益	Operating Revenue	9,495		
30.5%	経常利益	Ordinary Income	2,114		
(30.5%)	当期利益	Net Income	1,268		
㈱セブンCSカードサービス Seven CS Card Service Co., Ltd.	総資産	Total Assets	139,299		< Credit Card Service Industry > -As regards the affiliated cards joint business with Sogo & Seibu, in April 2011 the Company established a joint venture with Seven Financial Service, which was the successor company in an absorption-type corporate split. -In the future, the integration with the Seven Card service is expected, while the Company is aiming to achieve a top-class position with a brand-new financial service by combining its strengths, extensive expertise in processing, and marketing know-how, as well as by integrating the wide customer base and customer contact points that 7 & i possesses as Japan's largest distribution group.
	純資産	Shareholders' Equity	37,049		
	剰余金	Retained Earnings	68,620		
	営業収益	Operating Revenue	8,496	17,630	
49.0%	経常利益	Ordinary Income	1,281	2,130	
(49.0%)	当期利益	Net Income	803	1,370	
㈱イープラス eplus inc.	総資産	Total Assets			< Ticket Selling Industry > -A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. -"e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
	純資産	Shareholders' Equity			
	剰余金	Retained Earnings			
	営業収益	Operating Revenue			
50.0%	経常利益	Ordinary Income			
(50.0%)	当期利益	Net Income			

After revision:

Page 8- “Financial Highlights for Credit Saison’s Affiliates and Consolidated Subsidiaries”

(株)クレディセゾン関係会社 経営数値
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	純資産	Shareholders' Equity	10,200		
	剰余金	Retained Earnings	10,100		
直接保有割合 % ownership 100.0%	営業収益	Operating Revenue	※ 4,870	※ 9,800	
	経常利益	Ordinary Income	732	500	
(グループ議決権保有割合 % own by CS-group) (100.0%)	当期利益	Net Income	520	360	
(株) セゾンパーソナルプラス SAISON PERSONAL PLUS COMPANY LIMITED.	総資産	Total Assets	7,251		< Temporary Staffing Business and Debt Collection Business > - Engages in a number of businesses commissioning work of municipal corporations to private enterprises centering on the temporary staffing business. - The Group's subsidiary JPN Collection Service Co., Ltd. engages in claim purchase and research business centering on collection of debts on commission.
	純資産	Shareholders' Equity	6,108		
	剰余金	Retained Earnings	4,706		
	営業収益	Operating Revenue	3,790	8,100	
100.0%	経常利益	Ordinary Income	494	590	
(100.0%)	当期利益	Net Income	290	330	
(株)セゾンファンデックス Saison Fundex Corporation	総資産	Total Assets	121,779		< Personal Loan Business, Mortgage Financing Business and Credit Guarantee Business > - Engages in an array of real estate security and credit guarantee operations centering on card loans, purpose-oriented loans, and other loans for individuals.
	純資産	Shareholders' Equity	22,633		
	剰余金	Retained Earnings	18,093		
	営業収益	Operating Revenue	4,884	9,950	
100.0%	経常利益	Ordinary Income	2,416	2,500	
(100.0%)	当期利益	Net Income	1,942	1,890	
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	営業収益	Operating Revenue	※ 3,206	※ 7,865	
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	純資産	Shareholders' Equity	35,815		
	剰余金	Retained Earnings	31,915		
	営業収益	Operating Revenue	10,771	22,000	
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	純資産	Shareholders' Equity	34,989		
	剰余金	Retained Earnings	33,393		
	営業収益	Operating Revenue	7,733		
22.4%	経常利益	Ordinary Income	697		
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静銀セゾンカード㈱ Shizugin Saison Card Co., Ltd.	総資産	Total Assets	14,884		< Credit Card Service Industry > -October 2006: Joint venture with Shizuoka Bank. By making the most of the strengths and know-how of both Shizuoka Bank and the Company, developed and promoted a credit card services business model linked to the area. -July 2008: Started issuing the Entetsu Card in cooperation with Enshu Railway Co., Ltd., and by September 2009, an additional Entetsu Gold card was issued. -February 2013: Parche And ALL-S Card was issued for retail facilities in station buildings in line with growth strategies addressing community-based businesses.
	純資産	Shareholders' Equity	2,291		
	剰余金	Retained Earnings	△ 708		
	営業収益	Operating Revenue	1,299	2,770	
50.0%	経常利益	Ordinary Income	261	370	
(50.0%)	当期利益	Net Income	171	250	
大和ハウスフィナンシャル㈱ Daiwa House Financial Co., Ltd.	総資産	Total Assets	40,018		< Credit Card Service Industry > -Nov. 2006: Joint venture with Daiwa House Industry -May 2007: Issued the Daiwa Saison Card and ran a point program foreach facility under the Daiwa House Group. -Since October 2009, it started handling reform loans, with credit card and loan businesses at the core of its operations. -Furthermore, the Subsidiary Company will continue to display its strategic role in providing group-wide settlement services, as well as focusing on increasing corporate customers by promoting a settlement system for house rent via D-room card.
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	純資産	Shareholders' Equity	39,359		
	剰余金	Retained Earnings	32,852		
	営業収益	Operating Revenue	9,495		
30.5%	経常利益	Ordinary Income	2,114		
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(49.0%)	当期利益	Net Income	803	1,370	
㈱イープラス eplus inc.	総資産	Total Assets			< Ticket Selling Industry > -A company operating "e+ (eplus)" online ticket service for concerts, plays, movies, etc. -"e+ (eplus)" is a top-class online ticketing agency with more than 10 million members.
	純資産	Shareholders' Equity			
	剰余金	Retained Earnings			
	営業収益	Operating Revenue			
50.0%	経常利益	Ordinary Income			
(50.0%)	当期利益	Net Income			