



## Business Activities & Financial Activities



Number of credit card holders

**10,940** thousand

Transaction volume of credit cards

**¥2.1** trillion

### Credit cards and cash loans business

#### Principal business

- Proper credit cards: We offer diverse products featuring outstanding designs and functionality with attractive reward-point programs tailored to wide-ranging customer needs.
- Co-branded credit cards: By establishing partnerships with various corporations and organizations across Japan, we provide the very best value-added offerings and attractive services to cardholders.
- Cash loans: We meet a wide range of customer financial needs. By providing convenient services that offer peace of mind, we support the daily lives of customers.



Transaction volume of settlement and guarantee business

**¥1** trillion

Transaction volume of rent guarantees

**¥770.2** billion

### Settlement and guarantee business

#### Principal business

- Rent guarantees: We provide rent collection services based on our many years of experience and expertise. By reducing the risk of delinquent rent payments, etc., we contribute to increasing the business efficiency of real estate management companies.
- Receivables settlement guarantees: We provide receivables settlement guarantee services according to the needs of our business partners that reduce the exposure to risk with respect to business-to-business transactions and enhance business efficiency.
- Small-lease guarantees: We offer lease products for small and mid-sized business customers for low-priced items, focusing on commercial equipment and devices, etc.
- Payment collection: We provide payment-collection services, including efficient payment collection and accounting operations for selling products and providing services, that match customers' lifestyles.

## ! Financial Activities

### Stable fund-raising foundation established via the securitization of receivables

Since the first issuing of asset-backed securities (ABS) in Japan in 1996, we have strategically expanded our program to securitize receivables. As of March 31, 2019 we had issued ABS including trust method totaled 575 times in the global ABS market. We have experience of issuance of ABS in Euro market 15 times between March 1998 and December 2006. And also we have issued auto loans ABS 10 times in the US market since September 2014. We are the first ABS issuer for Japanese company into the US ABS market. Furthermore, we have issued many private offering ABS frequently in Japan. To date, we have securitized auto loan, shopping credit, student loan, credit card, and loan card receivables globally. These achievements are the result of our drive to increase securitized assets.



Number of auto loan contracts

**1,560** thousand

Balance of installment credit

**¥1.2** trillion

## Installment credit business

### Principal business

- Auto loans: As the first company in the credit industry to offer auto loans, we have various products that meet customers' needs such as loans with deferred and flexible repayment options.
- Auto leasing: We provide a new means to drive a car using fixed monthly payments, which includes a package of vehicle inspection, maintenance, tax and insurance.
- Shopping: We provide credit to support various consumer lifecycle stages, such as purchasing electronic goods and paying for remodeling or education costs.



Balance of bank loan guarantee

**¥1.3** trillion

Participating financial institutions

**560** or more

## Bank loan guarantee business

### Principal business

- Loan-on-deed: These loans include specific-purpose loans, such as those for autos, education and remodeling, and multipurpose loans (free loans).
- Credit card loans: We provide credit card-based credit card loans featuring revolving credit up to maximum amounts.
- Web bank loans: In addition to Web-based loan applications, we offer a paperless scheme that allows all contract procedures to be performed via websites without visiting a bank branch, etc.

As a result, as of March 31, 2019, direct funding outstanding through ABS included trust method totaled ¥1,198 billion. Consequently, the securitization of receivables has become our mainstay fund-raising method, together with bank loans and credit guarantees.

We will continue to stably maintain the securitization of receivables.

Having won recognition for our regular public issues, the stability of our pooled assets and the full disclosure of related information, we will secure our status as a benchmark issuer in the ABS market.