

Credit Saison Achieves First “AA” Rating in MSCI ESG Ratings

Credit Saison Co., Ltd. (Head Office: Toshima-ku, Tokyo; Representative, Executive President and COO: Katsumi Mizuno; hereinafter, “Credit Saison”) is pleased to announce that we have achieved an “AA” rating for the first time in the MSCI ESG Ratings, which are determined by Morgan Stanley Capital International Inc. (hereinafter, “MSCI”) based on ESG initiatives and information disclosure of companies worldwide.



MSCI conducts detailed research and analysis on the initiatives and information disclosure related to ESG (Environmental, Social, and Governance) of companies around the world. The MSCI ESG Ratings are based on this analysis and rate companies on a seven-level scale, from “CCC” to “AAA,” according to their exposure to industry-specific ESG risks and their management capability for such risks compared to industry peers. These ratings are considered a global benchmark for ESG investment. Credit Saison’s rating has been upgraded from “A” (announced in May 2023) to “AA” (announced in May 2024). We believe this upgrade reflects the recognition of our Group’s efforts to strengthen our initiatives and disclosures to resolve social and environmental issues through our business operations across the entire Group, aimed at realizing a sustainable society, since the establishment of the Sustainability Promotion Committee in August 2021. This represents a two-level upgrade from our rating in 2021.

Furthermore, Credit Saison has been selected as a constituent of the MSCI Nihonkabu ESG Select Leaders Index, which has been adopted as a key indicator for ESG investment by Japan’s Government Pension Investment Fund (GPIF), one of the world’s largest pension funds. This index is constructed by selecting companies with high ESG ratings in each industry sector from the constituents of its parent index (MSCI Nihonkabu IMI Index).

2024 CONSTITUENT MSCI NIHONKABU ESG SELECT LEADERS INDEX

Going forward, we will continue to create a sustainable society that is more convenient and prosperous than today by contributing through our daily business activities to the development of society and the resolution of issues that only the Credit Saison Group can achieve, based on our management philosophy of being a leading-edge service company and by utilizing our unique knowhow, management resources, and the experience of each and every one of our employees.

<Reference>

Sustainability of our Group

- Sustainability Related

- <https://corporate.saisoncard.co.jp/en/sustainability/esg/>

- Integrated Report

- https://corporate.saisoncard.co.jp/en/ir/integrated_report/

- Initiatives and external recognition

- <https://corporate.saisoncard.co.jp/en/sustainability/initiative/>

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